

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part I: Compliance Management System</b>
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## General

✓		1.	Name and location of individual(s) who can provide access to the daily statement of assets and liabilities; and trial balances relating to loans, leases and deposits.
✓		2.	Completed responses to Attachments I, II and III.
✓		3.	A copy of any branch closing or relocation policy.
✓		4.	A list of new loan or deposit products introduced since the previous examination.
✓		5.	A description of your institution's review processes that ensure that policies and procedures reflect current regulatory and legal requirements. Indicate any reviews performed or changes made to policies and procedures during the review period.
✓		6.	A description of your procedures for collecting and disseminating compliance-related information and any amendments to or new compliance procedures.

## Board of Directors and Senior Management Oversight

✓		1.	A current list of your institution's directors/trustees and officers, identified by name and title.
	✓	2.	Minutes of board of directors' meetings held during the review period, including those addressing your compliance management system, fair lending, and other compliance matters. Include materials or exhibits referred to in the minutes.
	✓	3.	Minutes of the board's audit committee and any compliance-related Board or management committees operating at the institution (including a list of committee members). Include materials or exhibits referred to in the minutes.
	✓	4.	Minutes of the credit committee and the pricing committee, along with materials or exhibits referred to in the minutes and supporting documentation.
✓		5.	Mission statement, business plan (one year and long term), and any strategic plan.

## Compliance Program

✓		1.	Name and location of individual(s) who can provide access to any written compliance program, procedures, or manuals. Alternatively, you may send all compliance-related policies and procedures updated during the review period. If incorporated into general operational and administrative procedures, an index or outline of compliance topics covered would be helpful. Include any alternative or supplementary guidance (i.e. desk procedures or systems support) for compliance.
✓		2.	Position descriptions and résumés for the compliance officer (s).
✓		3.	A description of the assigned responsibilities for coordinating compliance in each of the institution's operating areas (functional, geographic, etc.).
✓		4.	Position descriptions and résumés of other persons with compliance responsibilities (including those in subsidiaries or divisions performing compliance services or originating business for the institution).
✓		5.	The identity of internal counsel for compliance matters, and provide copies of any correspondence from outside counsel relating to compliance matters. Specify the compliance issues dealt with by counsel during the review period.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part I: Compliance Management System (Continued)</b>	
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### Training

✓		1.	The identity of those responsible for compliance-related staff training and a description of your compliance training program. Please include: Staff training records, including dates and participants, and topics covered.
	✓	2.	Training manuals and other training information related to compliance laws and regulations.
✓		3.	A description of training or other compliance-related professional development attended by management and staff with compliance responsibilities.
✓		4.	A description of any compliance training provided to the board of directors.
✓		5.	The results of any testing for: <ul style="list-style-type: none"> <li>• Compliance training for new staff</li> <li>• Training for existing staff in new compliance initiatives or requirements</li> <li>• Periodic retraining of existing staff</li> </ul>

### Internal Monitoring

✓		1.	Reports of compliance self-assessments, with supporting documentation, performed during the review period.
✓		2.	Reports of loan quality control reviews. Checklists for these and a schedule of the frequency of such reviews.
✓		3.	Reports of branch reviews or certifications relating to compliance regulations.

### Consumer Complaint Response

	✓	1.	All complaints received by the institution (or by third-party service providers) regarding loan originations, loan servicing, deposit services, or other products or services, including any complaints alleging discrimination, together with the institution's responses.
✓		2.	Reports of any management reviews of the type, frequency, and distribution of consumer complaints.
✓		3.	A description of all consumer-related litigation, pending litigation, or claims, judgments, and assessments in which the institution is or is likely to become involved; provide access to related records.
✓		4.	A description of any such litigation resolved during the review period and the outcome; provide access to related records.
✓		5.	A description of any investigations by other agencies (Dept of Justice, Dept of Housing and Urban Development, Equal Employment Opportunity Commission, or state or local authorities) in which the institution has been involved during the review period and the outcome; provide access to related records.

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part I: Compliance Management System (Continued)</b>
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## Periodic Independent Testing and Audits (Internal/External)

✓		1.	Copies of any internal and external audit procedures, work programs, and risk assessment plans.
✓		2.	A copy of the financial institution's most recent compliance audit (not your institution's last FDIC examination). Please arrange examiner access to audit workpapers.
✓		3.	Audit schedules for the exam review period and the coming year.
✓		4.	Follow-up reports on audit exceptions and corrective actions and management responses to the findings.

## Third-party Service Providers

✓		1.	A description of compliance assistance, consulting, or training provided by consultants or third parties. Please make arrangements for access to supporting documentation of work performed by third parties.
	✓	2.	Copies of agreements with third parties for compliance review, including internal audits and loan quality control reviews and copies of reports of the reviews.
	✓	3.	A list of third-party or affiliated vendors, and service bureaus providing compliance-related services, such as tax service, flood determinations, disclosure forms, and escrow account administration. Include written contracts, agreements, and guarantees pertaining to the services performed.
	✓	4.	A description of the oversight and review mechanisms used to determine whether third-party performance meets expectations and reports of any reviews performed along with supporting documentation.
	✓	5.	Records of due-diligence performed prior to retaining these third parties.

## Information Systems Support for Compliance

	✓	1.	A description of any system changes or conversions implemented or initiated during the review period and steps taken to ensure compliance.
	✓	2.	A description of any project plans related to system changes or implementation.
	✓	3.	Records of testing of information systems handling compliance and related matters.
	✓	4.	Records of due-diligence performed prior to retaining third party information systems vendors.
✓		5.	A description of the oversight and review mechanisms used to determine whether third-party performance meets expectations and reports of any such reviews performed along with supporting documentation.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part I: Compliance Management System (Continued)</b>	
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### Product Development and Planning

	✓	1.	A description of any risk-based pricing and support for pricing tiers and costs.
	✓	2.	Records of review of new products or services for compliance, including records of any reviews by counsel.
	✓	3.	Any pre-implementation planning procedures.
✓		4.	A description of loan portfolio purchases, including types of loan and sources.
	✓	5.	Records of pre-implementation testing of new products or services.
	✓	6.	Records of post-implementation testing of new products or services.
	✓	7.	Procedures for ensuring that compliance issues are addressed in acquisitions (whether of another institution or a branch, product, or loan portfolio).
	✓	8.	Marketing-related material, including: <ul style="list-style-type: none"> <li>• A copy of the financial institution's marketing and advertising budget.</li> <li>• A copy of your institution's written marketing and advertising policy, if applicable.</li> <li>• Access to the bank's advertising file, including:               <ul style="list-style-type: none"> <li>- Newspaper advertisements</li> <li>- Radio or TV scripts</li> <li>- Lobby brochures</li> <li>- Statement stuffers</li> <li>- Internet advertisements</li> <li>- Other forms of advertising</li> </ul> </li> </ul>

### Recordkeeping

✓		1.	Description of forms control processes and mechanisms to disseminate new or revised forms.
✓		2.	Record retention schedule and record retrieval procedures

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	Part II: Loan Compliance
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### Truth in Lending

✓		1. Access to the most recent full trial balance of all consumer loan categories (i.e. installment, home equity, single payment, residential mortgage, etc.) <b>SEE ELECTRONIC DOWNLOAD REQUEST.</b>
	✓	2. Documentation on any Regulation Z reimbursement made pursuant to the Truth in Lending Act since the last compliance examination.
✓		3. A list of the open-end credit plan(s) offered by the institution (including overdraft protection, personal and home equity lines of credit, credit cards, etc.).
✓		4. A copy of the Consumer Handbook on Adjustable Rate Mortgages used for variable-rate loans. Also, a list of all indices used by the financial institution for adjustable rate loan products since the last compliance examination.
✓		5. Copies of actual periodic billing statements sent to a customer where a finance charge was imposed for two consecutive billing periods (copy both sides of the statements).
✓		6. If the billing error notice is not included with the periodic billing statement, a copy of the annual billing error notice sent to open-end credit customers.
✓		7. Copies of any financial institution policies regarding the sale of credit insurance.

### Real Estate Settlement Procedures

✓		1. Has the institution charged any fees for making a loan application, checking credit history, appraising or inspecting collateral, or for any other type of real estate settlement service, including loan commitment fees, in connection with the granting of mortgage credit? If yes, provide details.
✓		2. Has the institution required the use of a particular provider (attorney, law firm, title company, real estate broker, real estate appraiser, or others) of a settlement service and required the borrower to pay any portion of the cost of such service? If yes, supply: a) Provider(s) names b) Types of services rendered c) Amount of customary charges imposed
✓		3. Has the institution given or accepted any fee, payment, advance, loan, service, discount, rebate or other consideration to or from any settlement service provider with whom the institution does business in connection with real estate mortgage lending? If yes, provide details.
✓		4. Is the institution involved in an affiliated business arrangement as defined in Section 3(7) of the Real Estate Settlement Procedures Act? If yes, provide details.
✓		5. A description of the specific items included in the financial institution's escrow accounts for federally related mortgage loans as defined in Section 3500.2 of the Real Estate Settlement Procedures regulation.
✓		6. Has the institution provided, to each person who applies for a mortgage-servicing loan as defined in Section 3500.21(a), a disclosure pertaining to the assignment, sale, or transfer of loan servicing?
✓		7. A copy of the Special Information Booklet given to residential mortgage loan applicants.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part II: Loan Compliance (Continued)</b>	
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### Flood Insurance

✓		1.	A description of the procedures used to determine whether improved real estate or a mobile home securing a loan is located in a special flood hazard area and please provide the name of the individual responsible for compliance.
✓		2.	A description of the procedures to ensure that borrowers receive timely notice of special flood hazards, the requirement for flood insurance, and the availability of federal disaster relief assistance.
✓		3.	A description of the procedures to ensure that required flood insurance coverage is obtained and maintained on a loan secured by improved real property or a mobile home in a special flood hazard area.
✓		4.	If a third party is used to determine flood hazard compliance: a) Provide the name and address of the service providing flood determination. b) How much is the initial fee for third party flood determination services? c) What portion of this fee is life of loan versus initial determination?

### Consumer Leasing

✓		1.	Access to a copy of the most recent trial balance for consumer leases.
✓		2.	A copy of each disclosure statement used by the financial institution or distributed to dealers.

### Homeowners Protection Act

✓		1.	Initial disclosures for fixed-rate, adjustable-rate, and high risk residential mortgages.
✓		2.	Initial disclosures (at commitment) for residential mortgage loans with lender paid private mortgage insurance (PMI).
	✓	3.	Sample amortization schedules (showing actual transactions) for each type of loan.
	✓	4.	Annual disclosures for fixed-rate, adjustable-rate, and high risk residential mortgages, loans with lender paid PMI, and loans consummated prior to 7/29/99.
	✓	5.	Records of requests for cancellation.
	✓	6.	Report of loans for which PMI was terminated.
	✓	7.	Records of reviews and system testing (including computer program documentation) to confirm that calculations of amortization and loan to value ratios are accurate.

### Unfair and Deceptive Credit Practices

✓		1.	Notes, contracts, disclosures, and security agreements (including those furnished to dealers) for consumer lending (non-real estate secured).
✓		2.	Cosigner notices for consumer credit.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part II: Loan Compliance (Continued)</b>
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### Home Ownership Counseling

✓		1.	A copy of the notice delivered to the borrower regarding the availability of homeownership counseling.
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### Preservation of Consumer's Claims and Defenses

✓		1.	Copies of all note or contract forms used by the financial institution's dealers and any purchase money loans made by the financial institution.
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### Home Mortgage Disclosure

✓		1.	Name and location of the individual who can provide access to any set of census tract maps used by the institution and any source that the bank may use to convert a street address to a census tract.
✓		2.	A copy of the Loan Application Register(s) (LAR(s)) for 2002 and year-to-date 2003. (The Examiner-in-Charge may also contact the bank to request this information electronically.)
✓		3.	Documentation relating to any revisions made to the last three HMDA LARs after their initial filing with the Federal Reserve Board.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part III: Deposit Compliance</b>
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### Truth in Savings

	✓	1.	Access to copies of any written policies, procedures, practices and training materials relating to Truth in Savings.
✓		2.	A list and description of the types of deposit accounts offered to consumers and identify any new products introduced since the last examination.
✓		3.	Has the institution offered merchandise as a bonus or premium for certain deposits? If yes, provide details.
✓		4.	Does the institution use the collected balance or the ledger balance method to accrue interest?
	✓	5.	A copy of the initial disclosure form provided for each type of consumer deposit account since the last compliance examination, such as checking, savings and time deposits.
	✓	6.	A copy of the notice of availability of disclosure form or copies of the disclosure forms that were provided to existing account holders.
	✓	7.	A copy of the advance disclosure form for each account in which adverse changes in terms have occurred since the previous FDIC examination.
	✓	8.	A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for each type of interest bearing account which incurred maintenance fees.
	✓	9.	A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for each type of consumer account.
	✓	10.	Copies of corresponding rate sheets for periods covered by periodic statements above.
	✓	11.	A copy of notice forms used for maturing time accounts for both accounts with maturities less than one year and exceeding one year.

### Interest on Deposits

	✓	1.	Account agreements or other disclosures of limitations on transactions for money market deposit accounts (MMDAs).
✓		2.	Does the institution have procedures designed to monitor excessive activity in MMDAs? If yes, provide details, including activity reports.
	✓	3.	Records of customer notices and account closing or reclassification for repeated excessive transactions in MMDAs.
	✓	4.	Access to a copy of the most recent trial balance for all NOW accounts including full names, account numbers and balances.
✓		5.	Does the institution have procedures to monitor eligibility for NOW accounts? If yes, provide details, including exception reports.
	✓	6.	A copy of the most recent trial balance for all NOW accounts, including full names, account numbers, and balances.
	✓	7.	Account agreements or other disclosure of early withdrawal restrictions or penalties and procedures for handling.
✓		8.	Procedures and controls regarding finders or broker fees on demand deposits.



## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part III: Deposit Compliance (Continued)</b>
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### Electronic Fund Transfers (EFT)

✓		1. A list of all EFT services performed by the bank, including, but not limited to: <ul style="list-style-type: none"> <li>• Direct deposit (including Social Security transfers)</li> <li>• Preauthorized withdrawal of funds</li> <li>• Automated teller machine transfers</li> <li>• Point-of-sale terminal transfers</li> </ul>
✓		2. Copies of disclosure forms given to customers when opening an account and when adding EFT capabilities (ATM cards, Debit cards, etc.).
✓		3. Copies of the EFT agreement and error resolution notice given to customers.
	✓	4. Sample periodic statements showing actual transaction activity (including all types of transfers, e.g., ATM deposits, direct deposits, preauthorized withdrawals, etc.); include any information printed on the back of the statements.
✓		5. Controls for issuing access devices.
✓		6. Sample ATM disclosures, fee notices, and receipts showing actual transaction activity.
✓		7. Sample change in terms notices (if applicable) and records of transmittal
✓		8. The terms and conditions for any institution loan programs involving electronic payments.
✓		9. Policies for liability on unauthorized electronic transfers, issuance of access devices, and preauthorized debits and credits.
	✓	10. Access to error resolutions and consumer complaints, including correspondence with consumers, documentation of investigations and tracking reports.
	✓	11. Any merchant agreements involving electronic fund transfers.

### Expedited Funds Availability

✓		1. A copy of the institution's procedures and/or copies of procedures provided to employees for providing funds availability and for placing holds.
✓		2. A copy of the institution's funds availability policy disclosures.
	✓	3. Copies of samples of the following showing transaction activity: <ol style="list-style-type: none"> <li>a) Deposit receipts (or other notice) showing funds held and availability schedules for deposits of local and non-local checks</li> <li>b) Exception hold notices for each type of exception</li> <li>c) Case-by-case hold notices</li> <li>d) Pre-printed deposit slips and any special deposit slips</li> </ol>

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

## Part IV: Electronic Banking

**Electronic Banking – Mark all that apply with an X**

**Delivery Channels:**

<input type="checkbox"/> Internet	<input type="checkbox"/> PC Banking (Dial-Up)	<input type="checkbox"/> Phone Banking
<input type="checkbox"/> Automated Loan Machines	<input type="checkbox"/> Electronic Money Products	

**Online Activities Conducted (via Internet or PC Banking):**

**Informational Content (including advertisements, rate displays, lists of services, etc.)**

<input type="checkbox"/>	Deposit-Related
<input type="checkbox"/>	Lending-Related
<input type="checkbox"/>	Non-deposit Products

**Information Exchange and Transactional Functions**

**Deposit-Related**

<input type="checkbox"/> Disclosures Online	<input type="checkbox"/> Account Application	<input type="checkbox"/> Transfer Funds
<input type="checkbox"/> Review Account Statement	<input type="checkbox"/> Bill Payment Services	

**Lending-Related**

<input type="checkbox"/> Disclosures Online	<input type="checkbox"/> Account Application	<input type="checkbox"/> Transfer Funds
<input type="checkbox"/> Review Account Statement	<input type="checkbox"/> Bill Payment from Credit Line	

**Non-deposit Products**

<input type="checkbox"/> Disclosures Online	<input type="checkbox"/> Account Application	<input type="checkbox"/> Transfer Funds
<input type="checkbox"/> Review Account Statement		

**Electronic Mail**

<input type="checkbox"/> Transmit Disclosures	<input type="checkbox"/> Accept Customer Inquiries/Complaints
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Bank's Web site address and Electronic Banking Contact: \_\_\_\_\_

Does the bank have plans for expanding any electronic banking activities, programs, or capabilities in the near future? If so, please provide details. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

<b>Send</b>	<b>Hold</b>	<b>Part V: Privacy and Fair Credit Reporting</b>
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### Right to Financial Privacy

✓		1.	Has the institution provided any Federal government authority access to the financial records of a customer? If yes, please provide the name and location of the individual who can provide access to any files relating to the release of this information.
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### Privacy of Consumer Financial Information

✓		1.	Name and location of the individual responsible for the administration of the institution's privacy policies and procedures.
✓		2.	Does the institution disclose nonpublic personal information about consumers to nonaffiliated third parties to market the institution's own products or services, or market financial products or services offered pursuant to joint marketing agreements between the institution and another financial institution? If yes, provide details.
✓		3.	Does the institution receive nonpublic personal information about consumers from nonaffiliated financial institutions? If yes, provide details.
✓		4.	Does the institution disclose, directly or through affiliates, account numbers or similar access numbers or codes for consumers' credit card accounts, deposit accounts, or transaction accounts with nonaffiliated third parties (other than a consumer reporting agency) for use in marketing? If yes, provide details.
✓		5.	A copy of the privacy notice(s) (initial, annual, and/or revised) and opt out notice(s), if applicable, that the institution delivers.
	✓	6.	A copy of contracts and agreements with nonaffiliated third parties to provide or obtain nonpublic personal information or services.
	✓	7.	A copy of telemarketing scripts used by nonaffiliated third parties to which you disclose nonpublic personal information under a joint marketing agreement.

### Children's Online Privacy Protection

✓		1.	Does the institution operate an Internet Web site or online service directed to children that collects or maintains personal information about them? If yes, provide details.
✓		2.	Does the institution operate a general audience Internet Web site or other online service that could collect or maintain personal information from children online? If yes, provide details.
✓		3.	Respond to the following question if you answered yes to either question 1 or 2: Does the institution participate in an FTC-approved, self-regulatory program? If yes, provide details.
✓		4.	A copy of notice(s) to parents of the institution's practices with regard to the collection, use, and/or disclosure of a child's personal information.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part V: Privacy and Fair Credit Reporting (Continued)</b>	
<b>Fair Credit Reporting Act (FCRA)</b>			
	✓	1.	Sample prescreening-related consumer correspondence, including disclosures to consumers, notification of opt-out procedures, and all solicitation materials.
	✓	2.	Records of responses to solicitations that did not result in an extension of credit or insurance.
✓		3.	Procedures for responding to requests for disclosure of the nature of information from outside sources (other than consumer reporting agencies) leading to adverse action.
✓		4.	Procedures related to sharing of consumer information among affiliates, and if applicable, records of opt-out requests received.
	✓	5.	Instructions to consumer reporting agencies and sample output for each prescreening activity.
✓		6.	Are there controls in place to ensure that consumer report information or credit scores provided by consumer reporting agencies are obtained only for permissible purposes? If so, please describe the controls. Also, include a description of controls on employee access to on-line credit reports and credit score information.
	✓	7.	If consumer reports are resold, a list of entities to whom sold, copies of related agreements, and sample reporting of the end user and purpose.
	✓	8.	If the institution is a consumer reporting agency, please provide: <ol style="list-style-type: none"> <li>a. Sample consumer reports provided by the institutions</li> <li>b. Procedures for providing consumer reports</li> <li>c. Notice to providers of information included in consumer reports</li> <li>d. Procedures for providing disclosures to consumers, including sample report and notices</li> <li>e. Procedures for handling investigative reports and reports for employment purposes</li> <li>f. List of fees charged in connection with disclosures or notification</li> </ol>

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

## Part VI: Non-Deposit Products (NDPs)

1. Are insurance or annuities sold? \_\_\_\_\_ (yes/no)
2. Are investments sold? \_\_\_\_\_ (yes/no)
3. Are NDPs sold in a physically distinct area from which deposits are taken? \_\_\_\_\_ (yes/no)  
If "no", explain: \_\_\_\_\_

### Insurance and Annuities

1. How are insurance and annuities sold (select all that apply)?

<input type="checkbox"/> By bank	<input type="checkbox"/> On behalf of bank	<input type="checkbox"/> On bank premises
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	Yes/No	Number
Do bank employees (employed solely by the bank) sell insurance?		
Do bank subsidiary employees (employed solely by subsidiary) sell insurance on behalf of the bank or on bank premises?		
Do bank subsidiary employees (employed dually by the bank and the subsidiary) sell insurance on behalf of the bank or on bank premises?		
Do affiliate employees (employed solely by the affiliate) sell insurance on behalf of the bank or on bank premises?		
Do affiliate employees (employed dually by the bank and the affiliate) sell insurance on behalf of the bank or on bank premises?		
Do unaffiliated third parties (employed solely by the third party) sell insurance on behalf of the bank or on bank premises?		
Do unaffiliated third parties (employed dually by the bank and the third party) sell insurance on behalf of the bank or on bank premises?		

2. Primary Insurance or Annuity Vendor (Name): \_\_\_\_\_  
(check one)  First Vendor Used     Same Vendor as last exam     Different vendor

3. Insurance Products Offered (select all that apply)

<input type="checkbox"/>	Auto	<input type="checkbox"/>	Health	<input type="checkbox"/>	Casualty	<input type="checkbox"/>	Life (including variable life)
<input type="checkbox"/>	Credit Life	<input type="checkbox"/>	Private Mortgage	<input type="checkbox"/>	Crop	<input type="checkbox"/>	Property <input type="checkbox"/> Other

4. Does the bank have a subsidiary or affiliate that sells insurance or annuities? \_\_\_\_\_ (yes/no)  
Name of subsidiary or affiliate: \_\_\_\_\_

5. Does a bank subsidiary or affiliate underwrite insurance or annuities (i.e. the entity is responsible for insuring risks)? \_\_\_\_\_ (yes/no) Name: \_\_\_\_\_

6. Does the bank or any entity selling insurance/annuity products on its behalf or on its premises maintain an Internet site? \_\_\_\_\_ (yes/no) If "yes", check those that apply in the table below:

	Contains Insurance Information	Able to initiate sales transaction	Provides link to insurance vendor
Bank Site			
Subsidiary Site			
Affiliate Site			
Unaffiliated Third Party Site			

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Investments

1. How are investments sold? (select all that apply)

<input type="checkbox"/> By bank	<input type="checkbox"/> On bank premises	<input type="checkbox"/> Through referrals from the bank
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	Yes/No	Number
Do bank employees (employed solely by the bank) sell investments?		
Do bank subsidiary employees (employed solely by subsidiary) sell investments on bank premises or pursuant to referrals from the bank?		
Do bank subsidiary employees (employed dually by the bank and subsidiary) sell investments on bank premises or pursuant to referrals from the bank?		
Do bank affiliate employees (employed solely by the affiliate) sell investments on bank premises or pursuant to referrals from the bank?		
Do bank affiliate employees (employed dually by the bank and the affiliate) sell investments on bank premises or pursuant to referrals from the bank?		
Do unaffiliated third parties (employed solely by the third party) sell investments on bank premises or pursuant to referrals from the bank?		
Do unaffiliated third parties (employed dually by the bank and the third party) sell investments on bank premises or pursuant to referrals from the bank?		

2. Primary Investment Vendor (Name): \_\_\_\_\_  
(check one)

<input type="checkbox"/> First Vendor Used	<input type="checkbox"/> Same Vendor as last exam	<input type="checkbox"/> Different vendor from last exam
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3. Investment Products Offered (select all that apply)

<input type="checkbox"/> Corporate Securities and Bonds	<input type="checkbox"/> Government Securities
<input type="checkbox"/> Mutual Funds: Money Market	<input type="checkbox"/> Mutual Funds: Corporate Securities
<input type="checkbox"/> Mutual Funds: Corporate Bonds	<input type="checkbox"/> Mutual Funds: Corp. Securities and Bonds
<input type="checkbox"/> Mutual Funds: International	<input type="checkbox"/> Mutual Funds: Other
<input type="checkbox"/> Retail Repurchase Agreements	<input type="checkbox"/> Other Investment Product
<input type="checkbox"/> Variable Annuities	

4. Does the bank offer proprietary products? \_\_\_\_\_ (yes/no)  
If "yes", indicate all proprietary products offered below:

<input type="checkbox"/> Government Securities	<input type="checkbox"/> Mutual Funds: Money Market
<input type="checkbox"/> Mutual Funds: Corporate Securities	<input type="checkbox"/> Mutual Funds: Corporate Bond
<input type="checkbox"/> Mutual Funds: International	<input type="checkbox"/> Mutual Funds: Corp. Securities and Bonds
<input type="checkbox"/> Other Investment Products	<input type="checkbox"/> Variable Annuities

5. What entity serves as the proprietary products manager/advisor?

<input type="checkbox"/> Bank	<input type="checkbox"/> Bank Subsidiary
<input type="checkbox"/> Bank Affiliate	<input type="checkbox"/> Other Financial Institution

6. Does the bank offer sweep accounts? \_\_\_ (yes/no)

7. Bank sweep accounts transfer funds between deposit accounts and (select all that apply)...

<input type="checkbox"/> Mutual funds	<input type="checkbox"/> Retail repurchase agreements
<input type="checkbox"/> Government securities	<input type="checkbox"/> Other investments

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

8. Does the bank or any entity that sells investment products on its behalf or on its premises maintain an Internet site? \_\_\_\_ (yes/no) If “yes”, check those that apply in the table below.

	Contains Investment Information	Able to initiate sales transaction	Provides link to investment vendor
Bank Site			
Subsidiary Site			
Affiliate Site			
Unaffiliated Third Party Site			

9. Does a bank affiliate underwrite securities? \_\_\_\_ (yes/no) Name: \_\_\_\_\_

10. Has the bank, its subsidiary, or its affiliate registered with the SEC as a broker? \_\_\_\_ (yes/no)  
 Has the bank, its subsidiary, or its affiliate registered with the SEC as a dealer? \_\_\_\_ (yes/no)  
 Name of registered party: \_\_\_\_\_

### Recordkeeping, Notification, and Settlement

11. Are securities transactions effected by the bank subject to Part 344 of the FDIC’s regulations? \_\_\_\_ (yes/no) If “no”, identify the applicable exception contained in Part 344.2: \_\_\_\_\_

12. If bank securities transactions are subject to Part 344, where does the bank maintain chronological sales records, account identification records, order tickets, listing of broker/dealers that effected transactions, and copies of notifications provided to customers?

Send	Hold	<b>NDP Policies, Agreements, Forms, Records and Reports</b>	
		<b>1.</b>	Policies and procedures including those relating to management oversight, internal controls, compensation, and record-keeping.
		<b>2.</b>	Agreements with third parties.
		<b>3.</b>	Sample disclosures to customers or prospective customers and acknowledgement forms.
		<b>4.</b>	Sample customer notifications and account statements.
		<b>5.</b>	Advertising and promotional material.
		<b>6.</b>	Consumer complaints and records of resolution.
		<b>7.</b>	Training material and records.
		<b>8.</b>	Product management reports, including monitoring or audit reports.
		<b>9.</b>	Regulatory reports.
		<b>10.</b>	Reports of personal securities trading by personnel subject to Part 344.9.

### **Government Securities**

- Does the institution offer repurchase agreements involving U.S. Government or Agency securities held in a custodial capacity to retail customers? \_\_\_\_ (yes/no)
- If the institution is not a security broker, does it hold government securities as a fiduciary, custodian or other capacity for retail customer accounts? \_\_\_\_ (yes/no)

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part VII: Fair Lending Regulations – Technical Compliance</b>	
<b>Equal Credit Opportunity</b>			
✓		1.	A description of the procedures or provide a copy of the procedures currently followed when the institution takes adverse action on a verbal or written credit application submitted by: <ol style="list-style-type: none"> <li>a) Consumers</li> <li>b) Businesses with gross revenues of \$1 million or less</li> <li>c) Businesses with gross revenues of more than \$1 million</li> </ol>
✓		2.	A description of institution’s procedures for maintaining credit information on married customers.
✓		3.	Under what circumstances, if any, does the institution require a husband or wife to guarantee or co-sign a loan to his or her spouse?
✓		4.	If a dealer or merchant requests credit from the institution for a customer and adverse action is taken on the application, what type of notification is given to the applicant by either the institution or dealer/ merchant?
✓		5.	A description of the procedures followed by the institution to provide an applicant with a copy of an appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling.
✓		6.	Name and location of individual(s) who can provide access to copies of the institution’s loan and appraisal policies.
✓		7.	Name and location of individual(s) who can provide access to documentation concerning loan denials and withdrawals for <u>all</u> consumer and business loan applicants during the last 25 months and 12 months, respectively.
✓		8.	Copies of all credit application forms used by the financial institution or dealers.
✓		9.	A copy of any instructions regarding credit scoring systems utilized by the financial institution, as well as an explanation of how the systems were formulated.
✓		10.	Copies of loan guaranty forms.
✓		11.	Copies of loan worksheets, prequalification sheets or similar forms.
✓		12.	Copies of all other documents that the financial institution may use to request or record any personal information concerning loan applicants.
✓		13.	Copies of adverse action notice forms (both consumer and business) used during the previous 25 months.
✓		14.	A copy of the form used to notify applicants of the right to receive 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.



## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

Send	Hold	<b>Part VII: Fair Lending Regulations – Technical Compliance (Continued)</b>
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### Fair Housing

	✓	1.	Copies of any property appraisal forms used by the financial institution or outside appraisers
	✓	2.	Copies of expense reports reflecting the cost of obtaining an appraisal from each outside appraisal firm used by the financial institution.

### Community Reinvestment Act

✓		1.	A copy of any CRA self-assessment(s) or an analysis of the geographic/income distribution of loans performed by the institution or other outside organization.
✓		2.	A map or description of your assessment area(s). If the assessment area(s) consist of less than whole political subdivisions, describe how the area was determined.
✓		3.	A list of all census tracts and block numbering areas located within your assessment area(s).
✓		4.	A list of branches opened or closed during the current year and each of the prior two calendar years (including street addresses and geographies), and a list of services generally offered at the branches.
	✓	5.	The public comments file.
	✓	6.	Documentation concerning community development activities that are funded by the institution.
		7.	<b>Small bank only:</b> The bank’s performance with respect to qualified investments and services may be used in the CRA evaluation to raise a Satisfactory CRA rating to Outstanding, but it cannot be used to lower a rating that otherwise would have been assigned. A bank may, however, receive an Outstanding rating without the consideration of investments and services. Would you like the bank’s investments and services to be reviewed during the examination? _____ If “No”, then disregard the investment and services portions of the following request item.
	✓	8.	Information that is produced in the normal course of business about any specific efforts by your institution to respond to lending, investment and service opportunities in your assessment area. Sources of such information may include: <ul style="list-style-type: none"> <li>• Information about lending, investment, and service opportunities in your institution’s assessment area(s) either developed by your institution or obtained from community organizations, state, local and tribal governments, economic development agencies, or other sources</li> <li>• The institution’s business plan, strategic plan and annual report</li> <li>• Product assessment reports</li> <li>• Economic and demographic analyses</li> <li>• Customer surveys aimed at identifying product and service needs</li> <li>• Reports on participation in government insured, guaranteed or subsidized loan programs</li> <li>• Information relevant to your institution’s ability to meet community credit needs based on: <ul style="list-style-type: none"> <li>- financial condition and size</li> <li>- statutory authority/legal restrictions</li> <li>- other factors.</li> </ul> </li> </ul>

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

## Attachments

### I. Consumer Compliance Examination Bank Personnel Data Sheet

Please list the names and titles of the officers and/or bank personnel who are appropriate contacts for specific information involving the following examination related compliance matters. Please advise these individuals that Examiners may be contacting them during the pre-examination phase, seeking general information regarding bank processes.

	<u>PhoneNumber/Ext.</u>
1. Compliance Officer_____	_____
2. Consumer Real Estate Loans_____	_____
3. Consumer Construction Loans_____	_____
4. Consumer Installment Loans_____	_____
5. Commercial Loans_____	_____
6. Dealer Loans_____	_____
7. Home Equity Loans_____	_____
8. Credit Cards_____	_____
9. Overdraft Protection_____	_____
10. Commercial Loans_____	_____
11. Government Guaranteed Loan Programs_____	_____
12. Special Loan Programs (e.g., student loans, employee loans)_____	_____
13. Electronic Funds Transfers_____	_____
14. Deposit Accounts (Savings, CDs, MMDAs, Regulation CC, etc.)_____	_____
15. Privacy of Consumer Financial Information_____	_____
16. Right to Financial Privacy_____	_____
17. Marketing_____	_____

# COMPLIANCE INFORMATION AND DOCUMENT REQUEST

## **II. Consumer Compliance Examination Data Sheet for Loans**

Please provide a loan report detailing loans originated (*from June 1, 2000 to date*). Please segregate the report by month and break down loan types applicable to your institution. The list should include borrower name (short name is acceptable), origination date, and original amount. If codes are used on the report, please include the definition or meaning of each code. Fair lending examiners may request additional loan information at a later time. The following is an example of loan types broken down to specific categories.

### Residential Consumer:

- Purchase Money Mortgage
- Refinance
- Residential Construction
- Home Equity Loans
- Home Improvement
- Home Equity Lines of Credit
- High Cost Mortgages
- Reverse Mortgages

### Other Consumer:

- Overdraft Protection
- Installment Loans
- Credit Cards
- Indirect Auto
- Other Dealer Loans

### Commercial:

- Secured by Real Estate
- Other Secured
- Credit Cards
- Unsecured

In addition, please provide the number of denied applications for each product type for the months of January 2003 to May 2003.

## COMPLIANCE INFORMATION AND DOCUMENT REQUEST

### III. Consumer Compliance Examination Data Sheet for Loans (continued)

**Please check each feature applicable to your consumer loans.**

<input type="checkbox"/>	Purchase Money Mortgage	<input type="checkbox"/>	Owner-occupied Construction
<input type="checkbox"/>	Refinance Mortgage	<input type="checkbox"/>	Required Interest Reserves
<input type="checkbox"/>	Home Improvement	<input type="checkbox"/>	Optional Interest Reserves
<input type="checkbox"/>	Home Equity Line of Credit	<input type="checkbox"/>	No Interest Reserves
<input type="checkbox"/>	Private Mortgage Insurance	<input type="checkbox"/>	Consumer Installment
<input type="checkbox"/>	Escrow	<input type="checkbox"/>	Overdraft Protection
<input type="checkbox"/>	Variable Rate Mortgage*	<input type="checkbox"/>	Credit Cards
<input type="checkbox"/>	Variable Rate Other Consumer*	<input type="checkbox"/>	Indirect Auto
<input type="checkbox"/>	Loans in Special Flood Hazard Area	<input type="checkbox"/>	Simple Interest
<input type="checkbox"/>	Credit Life/Disability Insurance	<input type="checkbox"/>	Rule of 78s
<input type="checkbox"/>	Loans secured by a Deposit Account where Interest Rate on Deposit Account is less than 5%	<input type="checkbox"/>	Add-on Interest

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\* If the bank originates variable rate loans, please provide a list of all indexes used and the loan types applicable to each separate index.