

Law / Regulation	Purpose	Comments
Bank Secrecy Act (or 'BSA')	The fundamental purpose is to provide a paper trail of the activities of money launderers serving the interests of drug traffickers and other elements of white collar and organized crime.	<ul style="list-style-type: none"> • Copies of CTR's on all cash transactions over \$10,000 are maintained by _____. Regulatory personnel may review these during examinations and by bank officers. • A log of monetary instruments sold or exchanged for currency in amounts of \$3,000 to \$10,000, inclusive, is maintained by _____. Regulatory personnel may review this during examinations and by bank officers. • Records of wire transfer activity are maintained by _____. Regulatory personnel may review them during examinations and by bank officers. • The CTR exemption list is maintained by _____. Regulatory personnel may review this during examinations and by bank officers.
Community Reinvestment Act – Reg. BB (or 'CRA')	Encourages financial institutions to help meet the credit needs of their entire communities, including low to moderate income neighborhoods	<ul style="list-style-type: none"> • The public file is maintained by _____. Any person upon request may review this portion of the CRA file. • The non-public portions of the file are maintained by _____ and regulatory personnel may review it during examinations and by bank officers.
Electronic Funds Transfer Act – Reg. E (or 'EFTA')	Establishes the rights, liabilities and responsibilities of financial institutions and consumers within the electronic funds system.	<ul style="list-style-type: none"> • The new accounts representatives provide copies of initial disclosures to each customer before opening the account or upon request from any person. Regulatory personnel may review the disclosures during examinations and by bank officers. • Samples of subsequent disclosures are maintained by _____. • Regulatory personnel may review these during examinations and by bank officers. • The error resolution log is maintained by _____ and may be reviewed by regulatory personnel during examinations and by bank officers.
Expedited Funds Availability Act – Reg. CC	Requires that depository institutions make funds deposited into transaction (DDA & NOW) accounts available according to	<ul style="list-style-type: none"> • Upon request for additional information concerning our hold policy by any individual, direct to a new accounts

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	specific time schedules and to disclose their funds availability policies.	<p>representative for the proper disclosures.</p> <ul style="list-style-type: none"> • The new accounts representatives provide copies of initial disclosures to each customer before opening the account or upon request from any person. Regulatory personnel may review the disclosures during examinations and by bank officers. • Completed copies of hold notices and the supporting documentation are maintained by _____. Regulatory personnel may review these during examinations and by bank officers.
Fair Housing Act	Prohibits various forms of discrimination in connection with (a) the sale or rental of housing, (b) the provision of brokerage services, and (c) the financing of housing.	<ul style="list-style-type: none"> • The Equal Housing Lender poster is located _____. • Copies of all Fair Housing related advertising are maintained by _____ and may be reviewed by regulatory personnel during examinations and by bank officers. • Loan application log - see HMDA
Home Mortgage Disclosure Act – Reg. C (or ‘HMDA’)	Provides the public with information that shows how a financial institution is serving the housing credit needs of the neighborhoods and communities in which it is located.	<ul style="list-style-type: none"> • The modified loan application register is maintained by _____ and may be reviewed by any person so requesting. And may be reviewed by regulatory personnel during examinations and by bank officers. • The HMDA Disclosure Statement is maintained by _____ and may be reviewed by any person so requesting. May also be reviewed by regulatory personnel during examinations and by bank officers. • The HMDA Public Disclosure Notice is located _____.
Office of Foreign Assets Control (or 'OFAC')	Prohibits financial transactions with economically sanctioned countries, terrorists, "specially designated nationals", and "specially designated narcotics traffickers".	<ul style="list-style-type: none"> • The written OFAC policy and current listing are maintained by _____ and may be reviewed by regulatory personnel during examinations and by bank officers.
Privacy of Consumer	Requires a financial institution to provide	<ul style="list-style-type: none"> • Upon request for additional information concerning

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Financial Information – Reg. P (or “GLB’)	notice to customers about its privacy policies and practices; describes the conditions under which a financial institution may disclose nonpublic personal information about consumers to nonaffiliated third parties; and provides a method for consumers to prevent a financial institution from disclosing that information to most nonaffiliated third parties by "opting out" of that disclosure.	<p>deposit/loan/investment accounts and/or bank services by any individual, direct to a new accounts representative or loan officer for the proper disclosures.</p> <ul style="list-style-type: none"> • Copies of initial disclosures are provided by the new accounts representatives or loan officer to each customer before opening the account /loan or upon request from any person. Regulatory personnel may review the disclosures during examinations and by bank officers. • The bank’s Privacy policy is maintained by _____ and may be reviewed by regulatory personnel during examinations and by bank officers.
Right To Financial Privacy Act (or ‘RFPA’)	Regulates the circumstances under which a financial institution is permitted to furnish an individual’s financial information and/or records to federal authorities, such as FBI, DEA, and federal courts.	<ul style="list-style-type: none"> • Copies of all requests and the related documentation are maintained by _____. May also be reviewed by regulatory personnel during examinations and by bank officers • All requests for information on customers must be directed to _____.
Truth in Savings Act – Reg. DD (or ‘TISA’)	Requires clear & uniform disclosure of deposit account interest rates and fees so that consumers may compare service, fee and investment options between financial institutions.	<ul style="list-style-type: none"> • Upon request for additional information concerning deposit accounts and/or bank services by any individual, direct to a new accounts representative for the proper disclosures. • The new accounts representatives provide copies of initial disclosures to each customer before opening the account or upon request from any person. Regulatory personnel may review the disclosures during examinations and by bank officers. • Copies of all deposit account advertising are maintained by _____. May be reviewed by regulatory personnel during examinations and by bank officers.
U.S.A. PATRIOT Act – Section 326 Customer Identification Program (CIP)	Requires financial institutions to verify the identity of all new customers and to retain the documentation of that process.	<ul style="list-style-type: none"> • Customers receive “adequate notice” of the bank’s intention to obtain the required information. Our CIP notice is located _____ and included on application forms.
Annual Disclosure of	Allows a consumer to determine the	<ul style="list-style-type: none"> • The Annual Disclosure Availability Statement is located

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Financial Condition	current financial condition of a financial institution.	<p>_____. It is for public view.</p> <ul style="list-style-type: none"> • A copy of the Annual Disclosure Statement is available from _____ to any person so requesting.
Bank Charter	Allows a consumer to determine that the bank is authorized to do business under the laws of _____.	<ul style="list-style-type: none"> • The Bank's charter is located _____. It is for public view.
FDIC Certificate	Allows a consumer to determine that the bank has FDIC insurance coverage on deposits.	<ul style="list-style-type: none"> • The Bank's FDIC certificate is located _____. It is for public view.