**Summary of Compliance Review Service Offerings**

In addition to transactional testing, compliance will be assessed by reading policies, procedures, disclosures, and other documents; through observation of processes; and through discussion with applicable personnel. Loan scope can be tailored to include other regulations or exclude any listed.

1. **LOAN TYPE: Closed-end Consumer Residential Real Estate**

(includes construction loans), fixed and variable rate, portfolio and secondary market loans for compliance with the following, as applicable:

* Equal Credit Opportunity Act (Reg B),
* Flood Disaster Protection Act,
* Fair Credit Reporting Act/FACT Act,
* Home Mortgage Disclosure Act (Reg C)
* Homeowner’s Protection Act (HOPA)
* Real Estate Settlement Procedures Act (Reg X),
* Truth in Lending Act (Reg Z).
1. **LOAN TYPE: Open-End Consumer Residential Real Estate (HELOCs)**

 Compliance with the following, as applicable:

* Equal Credit Opportunity Act (Reg B),
* Flood Disaster Protection Act,
* Fair Credit Reporting Act/FACT Act,
* Home Mortgage Disclosure Act (Reg C)
* Real Estate Settlement Procedures Act (Reg X),
* Truth in Lending Act (Reg Z).
1. **LOAN TYPE: Commercial Real Estate**

Compliance with the following, as applicable:

* Equal Credit Opportunity Act (Reg B),
* Flood Disaster Protection Act,
* Home Mortgage Disclosure Act (Reg C).
1. **LOAN TYPE: Closed-End Consumer Non-Real Estate**

 Compliance with the following, as applicable:

* Consumer Protection for Bank Sale of Insurance,
* Equal Credit Opportunity Act (Reg B),
* Fair Credit Reporting Act/FACT Act,
* Truth in Lending Act (Reg Z).
1. **LOAN TYPE: Open-End Consumer Non-Real Estate Lines of Credit**

 Compliance with the following, as applicable:

* Consumer Protection for Bank Sale of Insurance,
* Equal Credit Opportunity Act (Reg B),
* Fair Credit Reporting Act/FACT Act,
* Truth in Lending Act (Reg Z).
1. **LOAN TYPE: Flood Loans**

Consumer and Commercial loans secured by property located in a Special Flood Hazard Area for compliance with the Flood Disaster Protection Act, National Flood Insurance Act, and Biggert-Waters including, as applicable:

* Flood determination content and timing,
* Notice of Special Flood Hazard Area,
* Adequate flood insurance,
* Procedures for force placed flood insurance,
* Escrowing flood insurance premiums.
1. **LOAN TYPE: Insider Loans**

Loans to executive officers, principal shareholders, directors, and related interests for compliance with Regulation O including, as applicable:

* Regulatory limits,
* Reporting of extensions of credit,
* Overdrafts,
* Requirements for credit secured by stock,
* Recordkeeping.
1. **Non-originated Consumer and Commercial Applications**

(includes denied, withdrawn, approved not accepted) for compliance with the following, as applicable:

* Consumer Protection for Bank Sale of Insurance,
* Equal Credit Opportunity Act (Reg B),
* Fair Credit Reporting Act/FACT Act,
* Home Mortgage Disclosure Act (Reg C)
* Real Estate Settlement Procedures Act (Reg X),
* Truth in Lending Act (Reg Z).
1. **Mortgage Loan Servicing**

Consumer Mortgage loans for compliance with Real Estate Settlement Procedures Act (Reg X) and Truth in Lending Act (Reg Z) including, as applicable:

* Annual escrow analysis,
* Crediting payments,
* Escrow closure,
* Escrow refunds,
* Force placed insurance,
* Foreclosure timing,
* Information requests,
* Notice of billing error,
* Payoff statements,
* Rate change notices,
* Successors in interest.
1. **Homeownership Counseling Act**

Past due notices for compliance with the act.

1. **Servicemembers Civil Relief Act (SCRA)**

Loans to servicemembers including, as applicable:

* Counseling notice requirements,
* Interest rate reductions.
1. **Military Lending Act (MLA)**

Loans to servicemembers including, as applicable:

* Determination of covered borrower status,
* Notice and MAPR calculation.
1. **Homeowners Protection Act (HOPA)**

Loans with Private Mortgage Insurance (PMI) including, as applicable:

* Annual disclosure,
* Termination procedures.
1. **Community Reinvestment Act (CRA)**

Review of public file for required contents and verification of lobby notice.

1. **Secure & Fair Enforcement Mortgage Licensing Act (SAFE)**

Independent SAFE Act audit including:

* Policy and procedures,
* Determination of Mortgage Loan Originator (MLO),
* Registration with the Nationwide Mortgage Licensing System,
* Annual renewals,
* Updating information in the registry,
* Providing unique identifier.
1. **Home Mortgage Disclosure Act (HMDA)**

Consumer and Commercial applications will be reviewed for accuracy and timely reporting in accordance with the procedures outlined in the Federal Financial Institutions Examination Council (FFIEC) HMDA Examiner Transaction Testing Guidelines.

1. **Consumer Protection in Sales of Insurance Act**

Loans with insurance sold for compliance with notice and disclosure requirements.

1. **Appraisal Guidelines**

Review of procedures for compliance with the Interagency Appraisal and Evaluation Guidelines.

1. **Mortgage Loan Originator Compensation Rules**

Compliance with Truth in Lending Act (Reg Z) requirements regarding compensation of Mortgage Loan Originators.

1. **Credit Cards**

 Compliance with the following, as applicable:

* Equal Credit Opportunity Act (Reg B),
* Fair Credit Reporting Act/FACT Act,
* Truth in Lending Act (Reg Z).
1. **Electronic Funds Transfer Act (Reg E)**

Compliance with the EFTA/Reg E to include the following, as applicable:

* Initial disclosure,
* Change in terms,
* Periodic statements,
* Error resolution notice,
* Resolving EFT disputes,
* ATM receipts,
* Prepaid cards,
* Remittance transfers,
* Overdraft opt-in.
1. **Expedited Funds Availability Act (Reg CC)**

Compliance with the EFA/Reg CC to include the following, as applicable:

* Initial disclosure,
* Change in terms,
* Posted notice,
* Hold notices,
* Check 21.
1. **Truth in Savings Act (Reg DD)**

Compliance with the TISA/Reg DD to include the following, as applicable:

* Initial account disclosures,
* Change in terms,
* Periodic statements,
* Certificate of Deposit maturity notices,
* Disclosure of account balance,
1. **Overdraft Payment Program**

Compliance with the EFTA/Reg E, TISA/Reg DD, and Unfair, Deceptive or Abusive Acts or Practices Act (UDAAP) to include the following, as applicable:

* Disclosure of fees,
* Assessment of fees,
* Marketing practices,
* Opt-in requirements,
* Disclosure of account balance,
* Monitoring for excessive usage.
1. **Garnishment of Accounts**

Review of practices for handling a garnishment order.

1. **Fair Credit Reporting Act/FACT Act**

Compliance with the Fair Credit Reporting Act/FACT Act Duties of Furnishers and Identity Theft Red Flags requirements to include the following, as applicable:

* Reporting of information to credit reporting agencies,
* Consumer direct disputes,
* Permissible purpose,
* ID theft procedures and risk assessment,
* Annual report to the Board,
* Change of address procedures.
1. **Privacy of Consumer Information Act (Reg P)**

Review of privacy practices and providing required notices.

1. **Right to Financial Privacy Act (RFPA)**

Review of practices for handling requests for consumer financial information from federal government agencies.

1. **Advertising**

Compliance with the following for print, radio, television, and in branch advertisements, as applicable:

* Advertising of Membership – Part 328,
* Fair Housing Act,
* Nondeposit Investment Product (NDIP),
* Truth in Lending Act (Reg Z),
* Truth in Savings Act (Reg DD),
* Unfair, Deceptive or Abusive Acts or Practices Act (UDAAP).
1. **Website and Social Media Advertising**

Compliance with the following, as applicable:

* Advertising of Membership – Part 328,
* Children's Online Privacy Protection Act (COPPA),
* Fair Housing Act,
* Nondeposit Investment Product (NDIP),
* Truth in Lending Act (Reg Z),
* Truth in Savings Act (Reg DD),
* Unfair, Deceptive or Abusive Acts or Practices Act (UDAAP).
1. **Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN SPAM Act)**

Review of commercial email advertisements for compliance.

1. **Telephone Consumer Protection Act (TCPA)**

Review of telephone marketing practices for compliance.

1. **Prescreened Solicitations and Affiliate Marketing**

Compliance with the Fair Credit Reporting Act requirements for affiliate marketing.

1. **Electronic Signatures in Global and National Commerce Act (E-Sign)**

Review of procedures for delivering disclosures electronically.

1. **Non-Deposit Investment Products**

Review of procedures and advertising for retail sales of insurance and investment products.

1. **Consumer Complaints**

Review of consumer complaint response procedures.

1. **Compliance Management System (CMS)**

Evaluate CMS to determine the following required elements are adequately incorporated:

* Audit and monitoring,
* Board and management oversight,
* Policies and procedures,
* Reporting
* Risk assessment,
* Third party risk management,
* Training.
1. **Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)**

Evaluate potential UDAAP risk using industry guidance and regulator identified issues:

* Policy and procedures,
* Internal control monitoring,
* Marketing and other promotional material,
* Scripts for marketing and collection activities,
* Incentive programs,
* Disclosures,
* Overdrafts,
* Consumer Complaints,
* Agreements with third parties,
* Training.
1. **Fair Lending**

Condensed fair lending review to determine where potential increased risk or gaps exist in the bank’s compliance processes as they relate to fair lending including the following, as applicable:

* Written policies, procedures, and processes,
* Fair lending risk assessment,
* Internal and external reviews,
* Board and management reports,
* Training,
* Product offerings and delivery channels,
* Market area demographics/CRA assessments,
* Complaints related to fair lending,
* Adverse action,
* Compensation practices,
* Underwriting standards and pricing,
* Policy and underwriting exceptions,
* Exception tracking and analyses,
* Marketing materials and practices,
* Outreach efforts,
* Servicing and collection practices,
* Lender interviews,
* Analysis of HMDA data from bank reports.