Violation Code	Description

Consumer Compliance Examinations Violation Codes

Advertisement of Membership – Subpart A – Advertisement of Membership

ADV-MEM 328.2(a)

The Federal Deposit Insurance Act (12 U.S.C. §§ 1818, 1819(Tenth), and 1828(a)), as implemented by the Advertisement of Membership rule, 12 C.F.R. § 328.2(a), requires a financial institution to display the official sign continuously at each station or window where insured deposits are usually and normally received in the institution's principal place of business and in all its branches, except as permitted in § 328.2(a)(1)(ii), (a)(2), and (a)(3).

ADV-MEM 328.3(b)-(c)

The Federal Deposit Insurance Act (12 U.S.C. §§ 1818, 1819(Tenth), and 1828(a)), as implemented by the Advertisement of Membership rule, 12 C.F.R. § 328.3(b) and (c), requires a financial institution to use the official advertising statement, as defined in § 328.3(b), which shall be of such size and print to be clearly legible. The official advertising statement shall be used, in all advertisements that either promote deposit products and services or promote non-specific banking products and services offered by the institution, except as provided in § 328.3(d).

ADV-MEM 328.3(e)

The Federal Deposit Insurance Act (12 U.S.C. §§ 1818, 1819(Tenth), and 1828(a)), as implemented by the Advertisement of Membership rule, 12 C.F.R. § 328.3(e), prohibits a financial institution from including the official advertising statement, or any other statement or symbol implying or suggesting the existence of Federal deposit insurance, in any advertisement relating solely to non-deposit products and hybrid products. In mixed advertisements, a financial institution must clearly segregate the official advertising statement as provided in § 328.3(e)(4).

ADV-MEM 328.4

The Federal Deposit Insurance Act (12 U.S.C. §§ 1818, 1819(Tenth), and 1828(a)), as implemented by the Advertisement of Membership rule, 12 C.F.R. § 328.4, prohibits a financial institution from receiving deposits at any teller station or window where a noninsured institution receives deposits or similar liabilities, except for deposits received at a Remote Service Facility.

Advertisement of Membership – Subpart B – False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo

ADV-MEM 328.102(a)

The Federal Deposit Insurance Act (12 U.S.C. §§ 1818, 1819(Tenth), 1820(c) and 1828(a)), as implemented by the Advertisement of Membership rule, 12 C.F.R. § 328.102(a), prohibits any person from representing or implying that any Uninsured Financial Product is insured or guaranteed by the FDIC by using FDIC-Associated Terms as part of any business name or firm name of any person; or, by using FDIC-Associated Terms or Images as part of an advertisement, solicitation, or other publication or dissemination as provided for in (a)(1) and (a)(2) as applicable under (a)(3).
[ADV-MEM 328.102(a)]

Violation Code	Description

ADV-MEM 328.102(b)

The Federal Deposit Insurance Act (12 U.S.C. §§ 1818, 1819(Tenth), 1820(c) and 1828(a)), as implemented by the Advertisement of Membership rule, 12 C.F.R. § 328.102(b), prohibits a person from knowingly making a false or misleading representation about deposit insurance, as provided for in (b)(1) through (b)(6) of this subsection.
[ADV-MEM 328.102(b)]

Branch Closing

BR-CLOSING 42(No Subsection)

Section 42 of the Federal Deposit Insurance Act of 1950 (12 U.S.C. § 1831r-1) requires that all insured depository institutions adopt written policies for branch closings. Financial institutions are also required to give notice to the appropriate federal agency and customers no later than 90 days before they close a branch. The notice provided to the appropriate Federal banking agency must include a detailed statement of the reasons for the decision to close the branch and statistical or other information in support of such reasons. The notice provided to customers must be included in a regular account statement or a separate mailing, and in the case of an interstate bank that proposes to close a branch in a low- or moderate-income area, the notice must include the mailing address of the FDIC and a statement that comments on the proposed closing may be mailed to the FDIC. Further, this section requires institutions to post a notice in a conspicuous manner on the premises of the branch proposed to be closed not less than 30 days before the proposed closing.

Children's Online Privacy Protection

COPPA 312.4(a)

The Children’s Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children’s Online Privacy Protection Rule, 16 C.F.R. § 312.4(a), requires an operator to provide a notice and obtain verifiable parental consent prior to collecting, using, or disclosing personal information from children. The notice must be clearly and understandably written, complete, and must not contain unrelated, confusing, or contradictory materials.

COPPA 312.4(b)-(d)

The Children’s Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children’s Online Privacy Protection Rule, 16 C.F.R. § 312.4(b) through (d), requires an operator: to make reasonable efforts to ensure that a parent of a child receives direct notice of the practices with regard to the collection, use, or disclosure of personal information from children, including notice of any material change in the collection, use, or disclosure practices to which the parent has previously consented as provided in § 312.4(b); to provide a direct notice to the parent that meets the content requirements of § 312.4(c); and to post a prominent and clearly labeled link to an online notice of its information practices with regard to children, on the home or landing page or screen of its Web site or online service, and at each area of the Web site or online service where personal information is collected from children as prescribed by § 312.4(d).

Violation Code	Description
	As set out in § 312.3, actual knowledge of a violation of this provision is considered an unfair and deceptive act or practice under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)).
COPPA 312.5	The Children's Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children's Online Privacy Protection Rule, 16 C.F.R. § 312.5, requires an operator to obtain verifiable parental consent, as prescribed by § 312.5(b), before any collection, use, or disclosure of personal information from children, and give the parent the option to consent to the collection and use of the child's personal information without consenting to disclosure of his or her personal information to third parties. As set out in § 312.3, actual knowledge of a violation of this provision is considered an unfair and deceptive act or practice under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)).
COPPA 312.6	The Children's Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children's Online Privacy Protection Rule, 16 C.F.R. § 312.6, requires an operator to provide, upon request of a parent whose child has provided personal information to a Web site or online service, a description of specific types or categories of personal information collected; the opportunity, at any time, to refuse to permit the operator's further use or future online collection of information from that child and to direct the operator to delete the child's information; and a means of reviewing any personal information collected from the child that is not unduly burdensome to the parent. The means employed by the operator must ensure that the requester is a parent of the child, taking into account available technology. As set out in § 312.3, actual knowledge of a violation of this provision is considered an unfair and deceptive act or practice under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)).
COPPA 312.7	The Children's Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children's Online Privacy Protection Rule, 16 C.F.R. § 312.7, prohibits an operator from conditioning a child's participation in a game, the offering of a prize, or another activity on the child's disclosing more personal information than is reasonably necessary to participate in such activity. As set out in § 312.3, actual knowledge of a violation of this provision is considered an unfair and deceptive act or practice under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)).
COPPA 312.8	The Children's Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children's Online Privacy Protection Rule, 16 C.F.R. § 312.8, requires an operator to establish and maintain reasonable procedures to protect the confidentiality, security, and integrity of personal information collected from children. In addition, the operator must take reasonable steps to release children's personal information only to service providers and third parties who are capable of maintaining the confidentiality, security, and integrity of such information, and who provide assurances that they will maintain the information in such a manner.

Violation Code	Description

As set out in § 312.3, actual knowledge of a violation of this provision is considered an unfair and deceptive act or practice under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)).

COPPA 312.10

The Children's Online Privacy Protection Act of 1998 (15 U.S.C. § 6501 et seq.), as implemented by the Children's Online Privacy Protection Rule, 16 C.F.R. § 312.10, requires an operator to retain personal information collected online from a child for only as long as is reasonably necessary to fulfill the purpose for which the information was collected, and to delete such information using reasonable measures to protect against unauthorized access to, or use of, the information in connection with its deletion.

Community Reinvestment Act

CRA 345.41

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.41, 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, in accordance with the requirements of § 345.41(a) through (g), as applicable.

CRA 345.42(a)-(b)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.42 (a) and (b), requires a financial institution to collect, and maintain in machine readable form until the completion of its next CRA examination, 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.

A financial institution that is not a small bank and was not a small bank during the prior calendar year is required to report annually by March 1 to the FDIC, the loan information detailed in § 345.42(b)(1) through (b)(3) for the prior calendar year, in machine readable form.

CRA 345.42(g)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.42(g), requires a financial institution that is not a small bank and was not a small bank during the prior calendar year to report to the FDIC annually by March 1 a list of each assessment area showing the geographies within the area.

CRA 345.43(a)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(a), requires a financial institution to maintain a public file that includes the following information:

Violation Code	Description

(1) all written comments received from the public for the current year and each of the prior two calendar years, along with the financial institution's response specifically related to the bank's performance in helping to meet community credit needs;
(2) a copy of the public section of the most recent CRA Performance Evaluation, which must be placed in the public file within 30 business days after receipt from the FDIC;
(3) a list of its branches, their street addresses and geographies;
(4) a list of branches opened or closed during the current year and each of the prior two calendar years, their street addresses, and geographies;
(5) a list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered and descriptions of material differences in the availability or cost of services at branches, if any;
(6) a map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list; and
(7) any other information the bank chooses.

CRA 345.43(b)(1)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(b)(1), requires a financial institution, that is not a small bank and was not a small bank in the prior calendar year, to include in its public file, regarding consumer loans considered under the lending test, information contained in § 345.43(b)(1)(i)(A) through (b)(1)(i)(C). A financial institution, that is not a small bank and was not a small bank in the prior calendar year, is required to include its CRA Disclosure Statement in the public file within three business days of its receipt from the FDIC.

CRA 345.43(b)(2)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(b)(2), requires a financial institution that reports HMDA data, to include in its public file a written notice that its HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's ("Bureau's") Web site at www.consumerfinance.gov/hmda. In addition, a financial institution that elected to have the FDIC consider the mortgage lending of an affiliate must include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site. The financial institution must place the written notice(s) in its public file within three business days after receiving notification from the Federal Financial Institutions Examination Council that the disclosure statements are available.

CRA 345.43(b)(3)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(b)(3), requires a financial institution, that is a small bank or was a small bank in the prior calendar year, to include its loan-to-deposit ratio for each quarter of the prior calendar year in its public file. If the small financial institution has elected to be evaluated under the lending, investment, and services tests, the small institution must also include the information required for other banks as detailed in § 345.43(b)(1).

Violation Code	Description

CRA 345.43(b)(4)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(b)(4), requires a financial institution that is approved to be assessed under a strategic plan to include a copy of that plan in its public file.

CRA 345.43(b)(5)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(b)(5), 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 in helping to meet the credit needs of its entire community. The financial institution is required to update the description quarterly.

CRA 345.43(c)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(c), requires a financial institution to make all information in the public file available for public inspection upon request and at no cost, at the main office and, if an interstate bank, at one branch office in each state. A financial institution is also required to make available the following information at each branch: (i) a copy of the public section of its most recent CRA Performance Evaluation and a list of services provided by the branch, and (ii) all of the information in the public file relating to the assessment area in which the branch is located within five calendar days of the request.

CRA 345.43(d)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(d), requires a financial institution, upon request, to provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. A reasonable fee may be charged that does not exceed the cost of copying and mailing (if applicable).

CRA 345.43(e)

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.43(e), requires a financial institution to ensure that all applicable information in its public file is current as of April 1 of each year, except as otherwise provided in this section.

CRA 345.44

The Community Reinvestment Act (12 U.S.C. § 2901 et seq.), as implemented by the FDIC Rules and Regulations, 12 C.F.R. § 345.44, requires a financial institution to provide in the public lobby of its main office and each of its branches, the appropriate public notice set forth in Appendix B of this part.

Consumer Leasing

C-LEASING 1013.3

The Consumer Leasing Act (15 U.S.C. §§ 1667-1667f), as implemented by Regulation M, 12 C.F.R. § 1013.3, requires a lessor to make the disclosures required by § 1013.4, as applicable. The disclosures

Violation Code	Description

should be clear and conspicuous, in writing, and in a form the consumer may keep. The disclosures should also meet the requirements outlined in § 1013.3(a) through (d) regarding form, segregation, timing, language of disclosures, multiple lessors or lessees, and use of estimates.

C-LEASING 1013.4

The Consumer Leasing Act (15 U.S.C. §§ 1667-1667f), as implemented by Regulation M, 12 C.F.R. § 1013.4, requires the lessor to disclose the specific information outlined in § 1013.4(a) through (t), as applicable.

C-LEASING 1013.5

The Consumer Leasing Act (15 U.S.C. §§ 1667-1667f), as implemented by Regulation M, 12 C.F.R. § 1013.5, requires a lessor to provide new disclosures when a consumer lease is renegotiated, or extended for more than six months, except as permitted by § 1013.5(d).

C-LEASING 1013.7(b)

The Consumer Leasing Act (15 U.S.C. §§ 1667-1667f), as implemented by Regulation M, 12 C.F.R. § 1013.7(b), requires a financial institution to make clear and conspicuous advertising disclosures. If an advertisement states any of the triggering terms in § 1013.7(d)(1) then the advertisement must contain the additional disclosures prescribed by § 1013.7(d)(2), with an exception for merchandise tags in § 1013.7(e). In addition, if the financial institution advertises through television or radio and states any of the triggering terms in § 1013.7(d)(1), the financial institution must meet the requirements of § 1013.7(f).

C-LEASING 1013.8

The Consumer Leasing Act (15 U.S.C. §§ 1667-1667f), as implemented by Regulation M, 12 C.F.R. § 1013.8, requires a financial institution to retain evidence of compliance with Regulation M, other than the advertising requirements under § 1013.7, 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.

Controlling the Assault of Non-Solicited Pornography and Marketing Act

CAN-SPAM 4(a)(1)

Section 4(a)(1) of the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (18 U.S.C. § 1037(a)(1)-(5)), prohibits anyone who, in or affecting interstate or foreign commerce, 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 information 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

Violation Code	Description

(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. Note, such person shall be punished as provided in Section 4(b) of this Act.

CAN-SPAM 5(a)

Section 5(a) of the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (15 U.S.C. § 7704(a)), prohibits a person from using false or misleading transmission information; using deceptive subject headings; initiating e-mail messages that do not contain a functioning e-mail return address or comparable mechanism; continuing to initiate commercial e-mail messages after receipt of a request not to receive such messages; and initiating a commercial e-mail message unless the message provides clear and conspicuous identification that the message is an advertisement or solicitation, a notice of the opportunity to decline further messages, and a physical address of the sender.

CAN-SPAM 5(b)

Section 5(b) of the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (15 U.S.C. § 7704(b)), prohibits a person from obtaining e-mail addresses, by using an automated means, from an Internet Web site or proprietary online service operated by another person; obtaining e-mail addresses, by using an automated means, that generates possible e-mail addresses; using automated means to register for multiple e-mail accounts or online user accounts from which to transmit a commercial e-mail message; and relaying or retransmitting a commercial e-mail message that is unlawful from a computer or computer network without authorization.

CAN-SPAM 5(d)

Section 5(d) of the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (15 U.S.C. § 7704(d)), requires a person to place the marks or notices, as set forth in the Federal Trade Commission's regulation at 16 C.F.R. § 316.4, in the subject heading and the matter of the message that is initially viewable to the recipient, on commercial e-mail messages containing sexually oriented material, unless the recipient has given prior affirmative consent to receipt of the message as set forth in § (5)(d)(2) of this Act.

CAN-SPAM 6(a)

Section 6(a) of the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (15 U.S.C. § 7705(a)), prohibits a person from promoting, or allowing the promotion of, that person's trade or business, or goods, products, property, or services in a commercial e-mail message in violation of § 5(a)(1) of this Act under the circumstances set forth in § 6(a)(1) through (a)(3) of this Act.

Electronic Fund Transfers Act/Regulation E – Subpart A – General

EFTA-A (no subsection)

Section 914 of the Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.) prohibits financial institutions from entering into any writing or other agreement containing any provisions which constitute a waiver of any consumer right conferred or cause of action created under the Electronic Fund Transfers Act.

Violation Code	Description
EFTA-A 1005.4	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.4, requires a financial institution to provide clear and readily understandable disclosures, in writing, and in a form the consumer may keep, except as permitted under part 1005.
EFTA-A 1005.5	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.5, requires a financial institution to only issue an access device to consumers in response to an oral or written request, or as a renewal or substitution of an accepted access device previously issued, except as permitted under § 1005.5(b).
EFTA-A 1005.6	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.6, requires a financial institution to only hold a consumer liable for unauthorized electronic fund transfers if the disclosures under § 1005.7(b)(1), (b)(2), and (b)(3) have been provided. In addition, financial institutions are prohibited from imposing liability on consumers outside of the prescribed limitations and amounts set out in § 1005.6(b). The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.7, requires a financial institution to provide the disclosures at the time a consumer contracts for an electronic fund transfer service or before the first electronic fund transfer involving the consumer's account. The financial institution must also disclose the content required under § 1005.7(b)(1) through (b)(11), as applicable. Finally, § 1005.7(c) requires a financial institution to provide new disclosures if an electronic fund transfer service is added to a consumer's account having different terms and conditions than those described in the initial disclosures.
EFTA-A 1005.8(a)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.8(a), requires a financial institution, except as permitted in § 1005.8(a)(2), to mail or deliver a written notice to the consumer at least 21 days before the effective date of any change in a term or condition required to be disclosed under § 1005.7(b) if the change would result in increased fees, increased liability, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers.
EFTA-A 1005.8(b)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.8(b), requires a financial institution to mail or deliver to the consumer an error resolution notice meeting the requirement of § 1005.8(b) at least once each calendar year or, alternatively, on or with each periodic statement required by § 1005.9(b).
EFTA-A 1005.9(a)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.9(a), requires a financial institution to make a receipt available to the consumer at the time an

Violation Code	Description

electronic fund transfer is initiated at an electronic terminal, except for small-value transfers permitted in § 1005.9(e). The receipt shall set forth the following: the amount of the transfer; date; type of transfer; an identifier for the consumer's account or access device; the location of the terminal where the transfer was initiated; and the name of any third party to/from whom funds are transferred, as applicable.

EFTA-A 1005.9(b)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.9(b), requires a financial institution to send a periodic statement for each monthly cycle in which an electronic fund transfer has occurred, or at least quarterly if no transfer has occurred. The periodic statement must include the following, as applicable: transaction information, the account number, the amount of any fees, the account balances, an address and telephone number for inquiries or notice of errors, and a telephone number for preauthorized transfers. For prepaid accounts, a financial institution must also disclose in the periodic statement the amount of any fees assessed against the prepaid account, whether for electronic funds transfers or otherwise, as required by § 1005.18(c)(4) and must display a summary total of all fees assessed for the prior calendar month and for the calendar year to date, as required by § 1005.18(c)(5).

For prepaid accounts, an institution may opt not to send a periodic statement, provided the institution makes available to the consumer account history information in the manner provided under § 1005.18(c)(1) or (c)(2) and the account history includes the information set forth in § 1005.18(c)(3) through (c)(5). If an account history is not made available to the consumer in the manner provided under § 1005.18(c)(1) or (c)(2), the institution must send the consumer the periodic statement with the information set forth under §§ 1005.9(b), 1005.18(c)(4), and 1005.18(c)(5).

EFTA-A 1005.9(c)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.9(c), requires a financial institution to provide a periodic statement for passbook accounts if it does not update the passbook upon presentation or enter on a separate document the amount and date of each electronic fund transfer since the passbook was last presented. For accounts other than passbook accounts, a financial institution is required to send a periodic statement at least quarterly.

EFTA-A 1005.10(a)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.10(a), requires a financial institution to provide an oral or written notice or a readily available telephone line to the consumer when a preauthorized electronic fund transfer is initiated to the consumer's account at least once every 60 days. The notice must be given within two business days after the transaction has occurred. The telephone number must be included in the initial disclosure and on each periodic statement. In addition, a financial institution shall credit the consumer's account for the transfer as of the date the funds are received.

EFTA-A 1005.10(b)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.10(b), requires that preauthorized electronic fund transfers from a consumer's account be authorized only in writing, signed or authenticated by the consumer with a copy provided to the consumer.

Violation Code	Description

EFTA-A 1005.10(c)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.10(c), requires a financial institution to stop the payment of a preauthorized electronic fund transfer from a consumer's account when notified by the consumer in accordance with the requirements of § 1005.10(c)(1) and (c)(2).

EFTA-A 1005.10(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.10(d), requires a financial institution or designated payee to send the consumer a written notice of the amount and date of the preauthorized electronic fund transfer from a consumer's account at least 10 days before the scheduled transfer date when the transfer will vary in amount from the previous transfer under the same authorization or from the preauthorized amount.

EFTA-A 1005.10(e)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.10(e), prohibits a financial institution from conditioning an extension of credit to a consumer on the consumer's repayment by preauthorized electronic fund transfers, except for the conditions noted under § 1005.10(e)(1). In addition, a financial institution is prohibited from requiring a consumer to establish an account for the receipt of electronic fund transfers with a particular institution as a condition of employment or receipt of a government benefit.

EFTA-A 1005.11(c)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.11(c), requires a financial institution to investigate, determine whether an error occurred, report the results to the consumer, and correct the error within the timeframes provided under this subsection (c).

EFTA-A 1005.11(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.11(d), requires a financial institution, when it determines that no error occurred or that an error occurred in a manner or amount different than described by the consumer, to provide a written explanation of its findings and notify the consumer upon debiting the provisionally credited amount, as prescribed under § 1005.11(d)(1) and (d)(2).

EFTA-A 1005.13(b)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.13(b), requires that a financial institution retain evidence of compliance with the requirements of the Act for a period of not less than two years from the date disclosures are required to be made or action is required to be taken. In addition, any financial institution having actual notice that it is the subject of an investigation or an enforcement proceeding by its enforcement agency regarding the Act shall retain the records until final disposition of the matter.

Violation Code	Description

EFTA-A 1005.16

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.16, requires that an automated teller machine operator may only impose a fee on a consumer for initiating an electronic fund transfer or balance inquiry if a notice is provided that a fee will be imposed for initiating an electronic fund transfer or a balance inquiry and the requirements under § 1005.16(c) and (d) are met.

EFTA-A 1005.17(b)(1)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.17(b)(1), prohibits a financial institution holding a consumer's account from assessing a fee or charge on a consumer's account for paying an ATM or one-time debit card transaction under the institution's overdraft service unless the financial institution: provides the consumer with a written notice (or if the consumer agrees, electronically) that is segregated from other information and describes the institution's overdraft service; provides the consumer a reasonable opportunity to affirmatively consent or opt-in; obtains the consumer's affirmative consent or opt-in; and provides the consumer with a confirmation of the consumer's consent in writing (or if the consumer agrees, electronically) informing the consumer of the right to revoke such consent.

EFTA-A 1005.17(b)(2)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.17(b)(2), prohibits a financial institution from conditioning the payment of any overdraft 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; or 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.

EFTA-A 1005.17(b)(3)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.17(b)(3), requires a financial institution to provide the same account terms, conditions, and features to consumers who do not affirmatively consent to the institution's overdraft service for ATM and one-time debit card transactions as those offered to consumers who affirmatively consent.

EFTA-A 1005.17(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.17(d), requires a financial institution to provide a notice substantially similar to Model Form A-9 including the following items, as applicable: a brief description of the financial institution's overdraft service; the dollar amount of any fees or charges assessed for paying an ATM or one-time debit card transaction; the maximum number of overdraft fees or charges that may be assessed; an explanation of the consumer's right to affirmatively consent to the payment of overdrafts for ATM and one-time debit card transactions; any alternative plans for covering overdrafts mentioned in § 1005.17(d)(5).

Violation Code	Description

EFTA-A 1005.17(f)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.17(f), requires a financial institution to accept a consumer's revocation of consent as soon as reasonably practicable.

EFTA-A 1005.17(g)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.17(g), requires a financial institution to consider a consumer's opt-in or affirmative consent effective until revoked by the consumer or the financial institution terminates the overdraft service.

EFTA-A 1005.18(b)(1)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(1), requires a financial institution to provide disclosures required under § 1005.18(b) before a consumer acquires a prepaid account, except as permitted for prepaid accounts acquired in retail locations and orally by telephone, provided that the financial institution complies with the conditions in § 1005.18(b)(1)(ii) or (b)(1)(iii).

EFTA-A 1005.18(b)(2);(b)(5)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(2), requires a financial institution to provide a short form disclosure setting forth the fees and information listed in § 1005.18(b)(2)(i) through (b)(2)(xiv) for a prepaid account, as applicable. Additionally, a financial institution providing a short form disclosure must also disclose additional information as prescribed by § 1005.18(b)(5).

EFTA-A 1005.18(b)(3)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(3), requires a financial institution to make additional short form disclosures of variable and third-party fees, when the amount disclosed pursuant to § 1005.18(b)(2)(i) through (b)(2)(vii) and (b)(2)(ix) of this section could vary. A financial institution is also prohibited from disclosing any finance charges as described in Regulation Z, 12 C.F.R. § 1026.4(b)(11), imposed in connection with a separate credit feature accessible by a hybrid prepaid-credit card as defined in Regulation Z, 12 C.F.R. § 1026.61.

EFTA-A 1005.18(b)(4)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(4), requires a financial institution to provide a long form disclosure setting forth the fees and information listed in § 1005.18(b)(4)(i) through (b)(4)(vii) for a prepaid account, as applicable.

EFTA-A 1005.18(b)(6)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(6), requires a financial institution to provide written disclosures in a form the consumer may keep and in a tabular format, except as expressly permitted under this subsection.

Violation Code	Description

EFTA-A 1005.18(b)(7)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(7), requires a financial institution to follow specific formatting requirements regarding the grouping, ordering and segregation of information, as well as the prominence and size of the disclosures, as set out in § 1005.18(b)(7)(i) through (b)(7)(iii).

EFTA-A 1005.18(b)(8)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(8), requires that fee names and other terms be used consistently across the disclosures.

EFTA-A 1005.18(b)(9)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(b)(9), requires a financial institution to provide pre-acquisition disclosures in a foreign language under circumstances outlined in § 1005.18(b)(9)(i), and provide the long form disclosures in English upon request, as required by § 1005.18(b)(9)(ii).

EFTA-A 1005.18(c)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(c), states that if a financial institution provides a periodic statement under § 1005.9(b) or the periodic statement alternative under § 1005.18(c)(1), the institution must disclose any fees assessed against the prepaid account and a summary total of all such fees in accordance with the requirements of § 1005.18(c)(4) and (c)(5).

EFTA-A 1005.18(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(d), requires a financial institution that has provided information under § 1005.18(c)(1) to modify the initial disclosure provided under § 1005.7(b) for prepaid accounts by disclosing account access information and a notice concerning error resolution, as permitted by § 1005.18(d)(1). The financial institution must also provide an annual notice concerning error resolution, as permitted by § 1005.8(d)(2).

EFTA-A 1005.18(e)(1)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(e)(1), requires a financial institution that has provided information under § 1005.18(c)(1) to comply with the error resolution requirements of § 1005.6(b)(3), except that the 60-day period for reporting unauthorized transfers begins on the earlier of: (i) the date the consumer electronically accesses the account provided the account transaction history reflects the unauthorized transfer; or (ii) the date the financial institution sends the consumer a written history of account transactions in which the unauthorized transfers is first reflected.

EFTA-A 1005.18(e)(2)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(e)(2), requires a financial institution that has provided information under § 1005.18(c)(1) to

Violation Code	Description
	comply with the requirements of § 1005.11 in response to an oral or written notice of an error from the consumer that is received by the earlier of the following: (i) 60 days after the date the consumer electronically accesses the account provided the account transaction history reflects the unauthorized transfer; or (ii) 60 days after the date the financial institution sends the consumer a written history of account transactions in which the unauthorized transfers is first reflected. A financial institution complies with § 1005.18(e)(2)(i) if it investigates any oral or written error notices from the consumer received within 120 days after the transfer was credited or debited to the consumer's account.
EFTA-A 1005.18(f)(1)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(f)(1), requires a financial institution to include as part of the initial disclosure required in § 1005.7, all of the information required in its long form disclosure pursuant to § 1005.18(b)(4).
EFTA-A 1005.18(f)(3)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(f)(3) requires a financial institution to disclose on the prepaid account device the name of the financial institution, the Web site URL, and a telephone number a consumer can use to contact the financial institution about the prepaid account.
EFTA-A 1005.18(g)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.18(g), requires a financial institution to provide the same account terms, conditions, and features for prepaid accounts with a covered separate credit feature accessible by a hybrid pre-paid card (defined by Regulation Z, 12 C.F.R. § 1026.61), as it provides for prepaid accounts without such a credit feature, except as provided in § 1005.18(g)(2).
EFTA-A 1005.19(b)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.19(b), requires a financial institution to make submissions of prepaid account agreements to the Consumer Financial Protection Bureau within 30 days after offering, amending, or ceasing to offer any prepaid account agreement containing information prescribed in § 1005.19(b)(1)(i) through (b)(1)(iv), and to meet the applicable requirements of § 1005.19(b)(2) and (b)(3) regarding amended or withdrawn agreements. There is no violation if the financial institution falls under the de minimis or product testing exceptions set out in § 1005.19(b)(4) and (b)(5), respectively.
EFTA-A 1005.19(c)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.19(c), requires an issuer to post and maintain prepaid account agreements offered to the public on its publicly available Web site. Posted agreements must conform to the form and content requirements of § 1005.19(b)(6), be in a prominent and readily accessible public location, and accessible without submitting personally identifiable information. The agreements must be updated as frequently as is required for submission to the Consumer Financial Protection Bureau under § 1005.19(b)(2).

Violation Code	Description

EFTA-A 1005.19(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.19(d), requires an issuer to make agreements for all open prepaid accounts available, as required by § 1005.19(d)(1)(i) and (d)(1)(ii), under the form and content requirements of § 1005.19(d)(2).

EFTA-A 1005.19(f)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.19(f), requires an issuer to submit to the Consumer Financial Protection Bureau no later than May 1, 2019 all prepaid account agreements it offers as of April 1, 2019.

EFTA-A 1005.20(c)(1)-(2)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.20(c)(1) and (c)(2), requires a financial institution to provide disclosures under § 1005.20 for gift cards and gift certificates that are clear and conspicuous, in writing or electronically, and in a retainable form, except disclosures required prior to purchase and disclosures on in-store signage, messages during customer service calls, Web sites, and general advertising may be given orally.

EFTA-A 1005.20(c)(3)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.20(c)(3), requires a financial institution to disclose to the consumer the information required by § 1005.20(d)(2), (e)(3), and (f)(1) prior to purchase of the gift certificate, store gift card, or general-use prepaid card. The fees, and the terms and conditions of expiration, required to be disclosed prior to purchase, cannot be changed after purchase.

EFTA-A 1005.20(c)(4)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.20(c)(4), requires a financial institution to disclose to the consumer the information required by § 1005.20(a)(4)(iii), (d)(2), (e)(3), and (f)(2) on the gift certificate or gift card or in the case of a loyalty, award, or promotional gift card, on the card, code, or other device.

EFTA-A 1005.20(d);(e)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.20(d) and (e), prohibits the imposition of a dormancy, inactivity, or service fee on a gift certificate, store gift card, or general-use prepaid card except under the conditions in § 1005.20(d)(1) through (d)(3), and prohibits the sale or issuance of a gift certificate, store gift card, or general-use prepaid card with an expiration date unless the conditions in § 1005.20(e)(1) through (e)(4) are met.

EFTA-A 1005.20(f)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.20(f), requires a financial institution to provide the following disclosures in connection with a gift certificate, store gift card, or general-use prepaid card, as applicable: the type and amount of fee, and conditions under which the fee may be imposed on or with the certificate or card; and a toll-free telephone

Violation Code	Description

number and Web site, if maintained, that the consumer can use to obtain information about fees described in § 1005.20(d)(2) and (f)(1) that must be disclosed on the certificate or card.

Electronic Fund Transfers Act/Regulation E – Subpart B – Requirements for Remittance Transfers

EFTA-B 1005.31(a)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.31(a), requires a financial institution to provide clear and conspicuous disclosures that are retainable. Disclosures may be provided in writing, electronically, or orally pursuant to the conditions in § 1005.31(a)(2) through (a)(4). Electronic and oral disclosures for mobile application or text message transactions may be provided pursuant to the conditions in § 1005.31(a)(5) and need not be retainable.

EFTA-B 1005.31(b)-(c)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.31(b), requires a financial institution to provide a pre-payment disclosure, receipt or a single combined disclosure (as an alternative to the pre-payment disclosure and receipt), and the long form error resolution and cancellation notice that satisfy applicable content requirements contained in § 1005.31(b)(1) through (b)(4). The disclosures must meet the specific format requirements under § 1005.31(c)(1) through (c)(4), as applicable, regarding grouping, proximity, prominence and size, and segregation.

EFTA-B 1005.31(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.31(d), requires a financial institution to describe estimated disclosures with the term "estimated" or a substantially similar term in close proximity to the estimated term or terms, to the extent the use of an estimated term or amount is permitted by § 1005.32.

EFTA-B 1005.31(e)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.31(e), requires that the pre-payment disclosure and receipt, or a combined disclosure, be provided to the sender within the timing requirements prescribed under § 1005.31(e)(1) and (e)(2), except as permitted under § 1005.36(a) for transfers scheduled before the date of a transfer.

EFTA-B 1005.31(f)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.31(f), requires that disclosures be accurate when a sender makes a payment for the remittance transfer, except to the extent estimates are permitted by § 1005.32 or the transfer is scheduled before the date of a transfer in accordance with the requirements of § 1005.36.

EFTA-B 1005.31(g)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.31(g), requires that the disclosures be made in English and, if applicable, either in the foreign languages used by the remittance transfer provider to advertise the transfer services or the foreign language used by the remittance transfer sender to conduct the transaction, as prescribed by § 1005.31(g)(1)(i) and

Violation Code	Description
	(g)(1)(ii). Oral, mobile application, or text message disclosures must meet requirements of § 1005.31(g)(2).
EFTA-B 1005.32(a)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.32(a), prohibits a financial institution from using estimates for the amounts required in § 1005.31(b)(1)(iv) through (b)(1)(vii) to be disclosed under § 1005.31(b)(1) through (b)(3) and § 1005.36(a)(1) and (a)(2) unless the institution cannot determine the exact amounts for reasons beyond its control; it is an insured institution; and the transfer is sent from the sender's account with the institution. This subsection expires on July 21, 2020.
EFTA-B 1005.32(b)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.32(b), prohibits financial institutions from using estimates for transfers to certain countries, transfers scheduled before the date of the transfer, and disclosures of non-covered third-party fees and taxes collected by a person other than the provider, for the amounts required to be disclosed under § 1005.31(b)(1)(iv) through (b)(1)(vii), unless the conditions for applicable permanent exceptions under § 1005.32(b)(1) through (b)(3) are met.
EFTA-B 1005.32(c)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.32(c), requires that the use of estimates in remittance disclosures by insured institutions must be based on a specific approach or approaches regarding the exchange rate, the transfer amount in the currency in which the funds will be received, covered third-party fees, and the amount of currency that will be received by the designated recipient, except as otherwise permitted by § 1005.32(c).
EFTA-B 1005.32(d)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.32(d), requires a financial institution to use estimates for transfers scheduled before the date of transfer that are based on the exchange rate, or where applicable, the estimated exchange rate, using the estimation methodologies under § 1005.32(c)(1), or the estimation methodology that the provider would be permitted to use in providing disclosures to a sender requesting such a remittance transfer to be made on the same day.
EFTA-B 1005.33(b)	The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.33(b), requires a financial institution to meet the timing and content requirements with respect to any oral or written notice of error that is received no later than 180 days after the date of availability of the remittance transfer, enables the provider to identify the sender's and recipient's contact information, and the remittance transfer to which the notice of error applies, and indicates why the sender believes an error exists, as prescribed by § 1005.33(b)(1)(i) through (b)(1)(iii). When a notice of error is based on documentation, additional information, or clarification that the sender previously requested, the sender's notice of error is timely if received within the prescribed timeframes required by § 1005.33(b)(2).

Violation Code	Description

EFTA-B 1005.33(c)-(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.33(c), requires a financial institution to investigate promptly and determine whether an error occurred, report the results to the sender, correct the error and provide the appropriate remedy within the prescribed timeframes provided by § 1005.33(c). If the financial institution determines that no error occurred or a different error occurred, it must provide an explanation of the results of the investigation and the copies of the documents on which it relied in making its error determination, as required by § 1005.33(d)(1) and (d)(2).

EFTA-B 1005.33(g)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.33(g), requires a financial institution to develop and maintain written policies and procedures to ensure compliance with error resolution requirements applicable to remittance transfers and the retention of documentation related to error investigations. Such error resolution documentation retention policies and procedures must conform to the minimum requirements of § 1005.33(g)(2).

EFTA-B 1005.34

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.34, requires a financial institution to follow procedures for oral or written requests to cancel a remittance transfer, as prescribed by § 1005.34(a)(1) and (a)(2), except as provided in § 1005.36(c) regarding cancellation of transfers scheduled before the date of the transfer. The financial institution must also comply with the requirements of § 1005.34(b) regarding time limits and amount of refunds.

EFTA-B 1005.36(a)-(b)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.36, requires a financial institution to provide timely, accurate (except to the extent estimates are permitted by § 1005.32), and updated disclosures and receipts, as required by § 1005.36(a) and (b), for a one-time transfer scheduled five or more business days before the date of transfer, or for the first in a series of preauthorized remittance transfers and each subsequent preauthorized transfer.

EFTA-B 1005.36(c)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.36(c), requires a financial institution to comply with any oral or written request to cancel any remittance transfer scheduled by the sender at least three business days before the date of the transfer, provided that the request enables the provider to identify the sender's contact information, the particular transfer to be cancelled, and is received within the timeframe prescribed by § 1005.36(c)(2).

EFTA-B 1005.36(d)

The Electronic Fund Transfers Act (15 U.S.C. § 1693 et seq.), as implemented by Regulation E, 12 C.F.R. § 1005.36(d), requires a financial institution to provide the additional disclosures for any subsequent transfers in a series of preauthorized remittance transfers required by § 1005.36(d)(1)(i) and (d)(1)(ii). The financial institution must also meet the applicable timing, notice, format, and accuracy requirements prescribed by § 1005.36(d)(2) through (d)(4).

Violation Code	Description

Electronic Signatures Act

E-SIGN 101(c)(1)(A)-(C)

Section § 101(c)(1)(A) through (C) of the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001), allows a financial institution to use an electronic record to satisfy any statute, regulation, or rule of law requiring that such information be provided in writing, provided the following conditions are met:
(A) the consumer has affirmatively consented and has not withdrawn such consent;
(B) the consumer, prior to consenting, is provided with a clear and conspicuous statement informing the consumer of the following: their right to have the record provided in paper or nonelectronic form and to withdraw consent to have the record provided electronically along with any conditions, consequences or fees of such withdrawal; whether the consent applies to a particular transaction or categories of records; the procedures the consumer must use to withdraw consent and to update information needed to contact the consumer electronically; and how the consumer can obtain a paper copy of an electronic record and whether there are any fees; and
(C) prior to consenting, the consumer is provided a statement of the hardware and software requirements for accessing and retaining electronic records; and the consumer confirms their consent electronically in a manner that reasonably demonstrates that the consumer can access information in the electronic form used to provide the information that is the subject of the consumer's consent.

E-SIGN 101(c)(1)(D)

Section § 101(c)(1)(D) of the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001), requires that, after a consumer consents in accordance with § 101(c)(1)(A) and if a financial institution changes hardware and software needed to access or retain electronic records that create a material risk that the consumer will not be able to access or retain a subsequent electronic record that was the subject of the consent, the financial institution provide the consumer with a statement of the revised hardware and software requirements for accessing and retaining electronic records and of the consumer's right to withdraw consent without the imposition of any fee, condition or consequence that was not disclosed under § 101(c)(1)(B)(i). The financial institution must again also comply with the requirements of § 101(c)(1)(C).

E-SIGN 101(d)

Section 101(d) of the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001), requires a financial institution to maintain electronic records that accurately reflect the information set forth in the contract or other records and that remain accessible to all persons who are entitled to access by statute, regulation, or rule of law for the period required by such statute, regulation, or rule of law, in a form that is capable of being accurately reproduced for later reference, unless the exception in § 101(d)(2) applies.

Equal Credit Opportunity Act

ECOA 1002.4(a)-(b) AGE

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(a) and (b), prohibits a creditor from discriminating against or discouraging an applicant in any

Violation Code	Description

aspect of a credit transaction on the basis of age, providing that the applicant has the capacity to enter into a binding contract.

ECOA 1002.4(a)-(b) CCPA

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(a) and (b), prohibits a creditor from discriminating against or discouraging 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 or any state law upon which an exemption has been granted by the Consumer Financial Protection Bureau.

ECOA 1002.4(a)-(b) MARITAL-STATUS

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(a) and (b), prohibits a creditor from discriminating against or discouraging an applicant in any aspect of a credit transaction on the basis of marital status.

ECOA 1002.4(a)-(b) PUBLIC-ASSIST

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(a) and (b), prohibits a creditor from discriminating against or discouraging 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.

ECOA 1002.4(a)-(b); 6(b)(9) COLOR

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. §§ 1002.4(a), (b), and 1002.6(b)(9), prohibits a creditor from discriminating against or discouraging an applicant in any aspect of a credit transaction on the basis of color, or except as otherwise provided by law, considering color in any aspect of a credit transaction.

ECOA 1002.4(a)-(b); 6(b)(9) N-ORIG

The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(a), § 1002.4(b), and § 1002.6(b)(9), prohibits a creditor from discriminating against or discouraging an applicant in any aspect of a credit transaction based on national origin, or except as otherwise provided by law, considering national origin in any aspect of a credit transaction.

ECOA 1002.4(a)-(b); 6(b)(9) RACE

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. §§ 1002.4(a), (b), and 1002.6(b)(9), prohibits a creditor from discriminating against, or discouraging an applicant in any aspect of a credit transaction on the basis of race or, except as otherwise provided by law, considering race in any aspect of a credit transaction

ECOA 1002.4(a)-(b); 6(b)(9) REL

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. §§ 1002.4(a), (b), and 1002.6(b)(9), prohibits a creditor from discriminating against or discouraging an

Violation Code	Description

applicant in any aspect of a credit transaction on the basis of religion, or except as otherwise provided by law, considering religion in any aspect of a credit transaction.

ECOA 1002.4(a)-(b); 6(b)(9) SEX

The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(a), § 1002.4(b), and § 1002.6(b)(9), prohibits a creditor from discriminating against or discouraging an applicant in any aspect of a credit transaction based on sex, or except as otherwise provided by law, considering sex in any aspect of a credit transaction.

ECOA 1002.4(c)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(c), requires the creditor to take a written application for dwelling-related types of credit covered by § 1002.13(a).

ECOA 1002.4(d)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(d), requires a creditor to provide written disclosures or other information required by this part, in a clear and conspicuous manner and, except for the disclosures required by §§ 1002.5 and 1002.13, in a form the applicant may retain. The written disclosures required by this part 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) (15 U.S.C. § 7001 et seq.).

ECOA 1002.4(e)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.4(e), requires a creditor that provides disclosures in languages other than English, to make the disclosures available in English upon request.

ECOA 1002.5(a)(2)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.5(a)(2), requires a creditor to collect information for monitoring purposes as required by § 1002.13 for credit secured by the applicant's dwelling.

ECOA 1002.5(b)-(d)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.5(b) through (d) prohibits a creditor from:
(1) inquiring about the race, color, religion, national origin, or sex of an applicant or any other person in connection with a credit transaction, except as permitted in §§ 1002.5(b)(1) and (b)(2), or 1002.8 in the case of a special purpose credit program;
(2) requesting any information concerning an applicant’s spouse or former spouse, except as permitted in § 1002.5(c)(2);
(3) requesting the marital status of a person applying for individual, unsecured credit, except as permitted in § 1002.5(d)(1) (for credit other than individual, unsecured, a creditor may inquire about the applicant’s marital status, but must only use the terms "married," "unmarried," and "separated");

Violation Code	Description
	(4) inquiring as to whether income stated in an application is derived from alimony, child support, or separate maintenance payments, except as permitted in § 1002.5(d)(2); or (5) requesting information about birth control practices, intentions concerning the bearing or rearing of children, or capability to bear children, except as permitted in § 1002.5(d)(3).
ECOA 1002.6(b)(1)-(4)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.6(b)(1) through (b)(4), prohibits a creditor from: (1) using a prohibited basis in any system of evaluating the creditworthiness of applicants, except as permitted by the Act and part 1002; (2) taking into account an applicant's age (provided the applicant has the capacity to enter into a binding contract), or whether an applicant's income derives from any public assistance program, except as permitted by § 1002.6(b)(2)(ii) through (b)(2)(iv); (3) making assumptions or using aggregate statistics relating to the likelihood that any category of persons will bear or rear children or will, for that reason, receive diminished or interrupted income in the future, when evaluating an applicant's creditworthiness; or (4) taking into account whether there is a telephone listing in the name of an applicant for consumer credit when evaluating the applicant's creditworthiness.
ECOA 1002.6(b)(5)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.6(b)(5), 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.
ECOA 1002.6(b)(6)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.6(b)(6), requires a creditor that considers credit history when evaluating the creditworthiness of similarly qualified applicants for a similar type and amount of credit, to consider the credit history of accounts that the applicant and spouse are permitted to use or for which both are contractually liable, and to consider information presented by the applicant that tends to indicate 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 any account reported in the name of the applicant's spouse or former spouse that the applicant can demonstrate accurately reflects the applicant's creditworthiness.
ECOA 1002.6(b)(8)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.6(b)(8), requires a creditor to evaluate married and unmarried applicants by the same standards. This section also prohibits a creditor from treating applicants differently based on the existence, absence, or likelihood of a marital relationship between the parties, when evaluating joint applications.

Violation Code	Description

ECOA 1002.7(c)(1)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.7(c)(1), prohibits a creditor, with regards to an existing open-end account, from requiring reapplication except as provided in § 1002.7(c)(2), changing the terms of the account, or terminating the account on the basis of the applicant reaching a certain age or retiring, or on the basis of a change in the applicant's name or marital status, unless there is evidence of the applicant's inability or unwillingness to repay.

ECOA 1002.7(d)(1); (d)(5)-(6)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.7(d)(1), (d)(5), and (d)(6), prohibits a creditor from:
(1) 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;
(2) deeming the submission of a joint financial statement or other evidence of jointly held assets as an application for joint credit; requiring the applicant's spouse be the additional party (cosigner, guarantor, endorser, or similar party), when the personal liability of an additional party is necessary to support the extension of credit requested by the applicant; and
(3) imposing requirements upon an additional party that the creditor is prohibited from imposing upon an applicant under this section.

ECOA 1002.7(d)(2)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.7(d)(2), states that, if an applicant requests unsecured credit and relies in part upon property that the applicant owns jointly with another person to satisfy a creditor's standards of creditworthiness, a creditor may require the signature of the joint owner of property only on the instrument(s) necessary, or reasonably believed to be necessary, under the law of the state in which the property is located, to enable the creditor to reach the property being relied upon in the event of the death or default of the applicant.

ECOA 1002.7(e)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.7(e), prohibits a creditor from refusing to extend credit or terminating an account because credit life, health, accident, disability, or other credit-related insurance is not available on the basis of the applicant's age.

ECOA 1002.9(a)(1)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. §1002.9(a)(1), requires a creditor to notify an applicant of action taken on a credit application within prescribed time limits.

ECOA 1002.9(a)(2); (b)(2)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.9(a)(2) and (b)(2), requires a creditor to provide an applicant against whom adverse action is taken, a written notice that contains a statement of the action taken; the name and address of the creditor; a

Violation Code	Description
	statement of the provisions of section 701(a) of the Act; the name and address of the Federal agency that administers compliance with respect to the creditor; and either a statement of specific reasons for the action taken, or a disclosure of the applicant's right to a statement of specific reasons within 30 days, if the statement is requested within 60 days of the creditor's notification, along with the name, address, and telephone number of the person or office where the statement of reasons may be obtained. The statement of reasons for adverse action required by this section, must be specific and indicate the principal reason(s) for adverse action.
ECOA 1002.9(a)(3)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.9(a)(3), requires a creditor to notify business credit applicants of action taken on a credit application and sets out the notification requirements for businesses with gross revenues of $1 million or less (in the preceding fiscal year) and businesses with gross revenues in excess of $1 million (in the preceding fiscal year).
ECOA 1002.9(c)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.9(c), requires a creditor, within 30 days of receipt of an incomplete application, to either notify an applicant of action taken in accordance with § 1002.9(a) or request the information necessary to complete the application, designating a reasonable period of time for the applicant to provide the information, and informing the applicant that failure to provide the information requested will result in no further consideration.
ECOA 1002.9(g)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.9(g), requires each creditor taking adverse action to comply with this section, directly or through a third party, 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. A notice given by a third party shall disclose the identification of each creditor on whose behalf the adverse action notice is given.
ECOA 1002.10(a)-(b)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.10(a) and (b), requires the creditor to designate new 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). In addition, creditors are required to designate existing accounts to reflect participation by both spouses, within 90 days after receiving a written request to do so from one of the spouses. Further, this section requires a creditor that furnishes credit information to a consumer reporting agency on accounts designated to reflect the participation of both spouses, to furnish the credit information in a manner that will enable the consumer reporting agency to provide access to the information in the name of either participating spouse.
ECOA 1002.10(c)	The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.10(c), requires that if, in response to an inquiry, a creditor furnishes credit information on an account

Violation Code	Description

designated to reflect participation of both spouses, the creditor shall furnish the information in the name of the spouse about whom the information is requested.

ECOA 1002.11(c)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.11(c), prohibits a creditor from aggregating or otherwise combining accounts for the purpose of determining permissible finance charges or loan ceilings under any Federal or state law if married applicants voluntarily apply for and obtain individual accounts with the same creditor.

ECOA 1002.12(b)(1)-(7)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.12(b)(1) through (b)(7) requires a creditor to retain certain records for prescribed timeframes for consumer and business applications, existing accounts, other applications, investigation or enforcement proceedings for alleged violation of the Act or this part, self-testing, and prescreened credit solicitations.

ECOA 1002.13(a)-(c)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.13(a) through (c), requires a creditor to request prescribed data on an application for the purchase or refinancing of a dwelling that is occupied or to be occupied by the applicant as a principal residence. If the applicant(s) chooses not to provide the information or any part of it, this section requires the creditor to note this on the form and to the extent possible, note the prescribed data on the basis of visual observation or surname. Further, this section requires a creditor to advise the applicant(s) that the information is being requested by the Federal Government for the purpose of monitoring compliance with Federal statutes and that if the applicant(s) chooses not to provide the information, the creditor is required to document the prescribed data based on visual observation or surname.

ECOA 1002.14(a)(1)-(4)

The Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.), as implemented by Regulation B, 12 C.F.R. § 1002.14(a)(1) through (a)(4), requires a creditor to provide an applicant, at no charge, a copy of all appraisals and other written valuations developed in connection with an application for credit that is to be secured by a first lien on a dwelling, whether the credit is extended or denied, or the application is incomplete or withdrawn, within prescribed timeframes. A creditor may not provide the required copies of appraisals and other written valuations in electronic form unless the consumer consents and the creditor complies with other applicable provisions of the E-Sign Act (15 U.S.C. § 7001 et seq.). Further, this section requires a creditor, to mail or deliver to an applicant a notice in writing of the applicant's right to receive a copy of all written appraisals developed in connection with the application, within prescribed timeframes.

Expedited Funds Availability Act/Regulation CC

EFAA 229.10

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.10, requires a financial institution to make available for withdrawal cash deposits made in person to an employee of the bank, electronic payments, and certain check deposits not later than the

Violation Code	Description
	business day after the banking day on which the bank received the deposit. The financial institution must make available for withdrawal funds deposited in an account by cash not made in person to an employee of the bank and checks not deposited in person not later than the second business day after the banking day on which the funds are deposited. In addition, the financial institution must make the lesser of the applicable dollar amount provided in § 229.10(c)(1)(vii)(A) or the customer's daily aggregate deposits of checks not subject to the next-day availability rules under § 229.10(c)(1)(ii) through (vi) available on the next business day. As a condition to making the funds available for withdrawal in accordance with this section, the financial institution may require the use of a special deposit slip or envelope for certain checks. If the institution requires the use of such special deposit slip, § 229.10(c)(3)(ii) requires the financial institution to either provide the special deposit slip or deposit envelope to its customers or inform them of how the special deposit slip or envelope may be prepared or obtained. Financial institutions must make the special deposit slip or envelope reasonably available.
EFAA 229.12	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.12(b), requires a financial institution to make funds deposited in an account for local and certain other checks available for withdrawal not later than the second business day following the banking day on which funds are deposited. The Federal Reserve Board of Governors adopted check-processing requirements that have effectively eliminated the distinction in the requirements for the availability of funds for withdrawal between local and non-local checks. Thus, local and nonlocal checks should be treated the same in terms of funds availability under Regulation CC except as permitted in § 229.12(d) through (f).
EFAA 229.13	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.13, requires a financial institution to follow certain procedures for exceptions related to new accounts, large deposits, redeposited checks, repeated overdrafts, reasonable cause to doubt collectability, and emergency conditions as prescribed by § 229.13(a) through (f). When the financial institution extends the time of deposits subject to exceptions in § 229.13(b) through (e), the financial institution must provide the depositor with a notice in accordance with § 229.13(g)(1) through (g)(4). The financial institution must also retain a record of each notice provided pursuant to the reasonable cause exception under § 229.13(e) with a brief statement of the facts giving rise to the financial institution's reason to doubt the collectability of the check in accordance with § 229.13(g)(5). Finally, § 229.13(h) requires that, if a financial institution imposes one of the exceptions in § 229.13(b) through (f), the times periods may be extended only in accordance with the "reasonable period of time" parameters outlined in § 229.13(h)(1) through (h)(4).
EFAA 229.14	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.14, requires a financial institution to begin to accrue interest on funds deposited into interest-bearing accounts no later than the business day on which the financial institution receives provisional credit for the funds.

Violation Code	Description

EFAA 229.15(a)-(b)

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.15 (a) and (b), requires a financial institution to provide disclosures clearly and conspicuously in writing. The disclosures must be in a form the consumer can keep apart from the exceptions in § 229.15(a) (these exceptions are otherwise covered in § 229.18). The disclosures shall be grouped together and not contain information unrelated to the disclosures required by subpart B of Regulation CC. In addition, the disclosure must contain uniform references to the day of availability.

EFAA 229.16(a)-(c)

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.16(a) through (c), requires a financial institution to provide a disclosure before opening a new account and upon request as required by §§ 229.17 and 229.18(d), describing the financial institution's policy as to when funds deposited in an account are available for withdrawal, reflecting the policy followed by the financial institution in "most cases." The specific availability policy disclosure must include, as applicable, the items listed under § 229.16(b)(1) through (b)(5). A financial institution that has a policy of making deposited funds available for withdrawal sooner than required must meet the disclosure and notice requirements of § 229.16(c).

EFAA 229.17

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.17, requires a financial institution to provide a potential customer with the applicable specific availability policy disclosure in § 229.16 before opening a new account.

EFAA 229.18

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.18, requires a financial institution to provide additional disclosures on preprinted deposit slips, at locations where employees accept consumer deposits, on automated teller machines, and upon request, as required by § 229.18(a) through (d). In addition, the financial institution must send a notice to consumers regarding changes in policy pursuant to the timeframes prescribed under § 229.18(e).

EFAA 229.19(a)-(b)

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.19(a) and (b), requires that a financial institution follow certain availability schedules for funds mailed to the depository institution; funds deposited at an ATM, night depository, lock box, or similar facility; or funds deposited at a staffed facility or contractual branch if such deposits are made by certain times.

EFAA 229.19(f)

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.19(f), requires a financial institution to establish procedures to ensure that it complies with the requirements of Subpart A of Regulation CC, and must provide each employee who performs duties subject to the requirements of Subpart A with a statement of the procedures applicable to that employee.

Violation Code	Description
EFAA 229.21(g)	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.21(g), requires a financial institution to retain evidence of compliance with the requirements imposed by Subpart B for at least two years.
EFAA 229.51(b)	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.51(b), requires a financial institution that is the reconverting bank to ensure that a substitute check bears all indorsements applied by parties that previously handled the check in any form for forward collection or return; identifies the converting financial institution in a manner that preserves any previous reconverting-financial institution's identifications; and identifies the financial institution that truncated the original check.
EFAA 229.52	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.52, requires that a financial institution that transfers, presents, or returns a substitute check (or a paper or electronic representation of a substitute check) for which it receives consideration, warrants to the parties listed under § 229.52(b) that: the substitute check meets the requirements for legal equivalence outlined under § 229.51(a)(1) and (a)(2); and no financial institution will receive presentment or return of, or otherwise be charged for, the substitute check, the original check, or a paper or electronic representation of the substitute check such that that person will be asked to make a payment based on a check that it has already paid. Under § 229.52(b), a financial institution that rejects a check submitted for deposit or returns a substitute check to its customers provides these warrants regardless of whether or not the bank received consideration.
EFAA 229.53	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.53(a), requires a financial institution that transfers, presents, or returns a substitute check or a paper or electronic representation of a substitute check for which it receives consideration, to indemnify the recipient and any subsequent recipient 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. In addition, the financial institution must meet the indemnity amount requirements under § 229.53(b).
EFAA 229.54(b)	The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.54(b), requires a financial institution to ensure that if the consumer cannot submit his or her claim by the time specified under § 229.54(b)(1)(i) because of extenuating circumstances, the financial institution shall extend the 40-calendar-day period by an additional reasonable amount of time. In addition, if the consumer fails to provide all the required information under § 229.54(b)(2)(i), the financial institution must inform the consumer that the claim is not complete and identify the information that is missing. The financial institution holding the account subject to the consumer's claim may require the consumer to submit the information required by § 229.54(b)(3) in writing and, if so, the financial institution must follow the requirements of § 229.54(b)(3)(i) through (b)(3)(iii).

Violation Code	Description

EFAA 229.54(c)-(e)

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.54(c), requires a financial institution in evaluating a consumer's claim to follow the procedures outlined under § 229.54(c)(1) through (c)(4) regarding recrediting the consumer's account, sending the consumer notice, recrediting a pending investigation, and reversing the recredit, as appropriate. The financial institution must also meet next-day availability requirements under § 229.54(d)(1), unless it meets the safeguard exceptions provided by § 229.54(d)(2), in which case the financial institution may not impose an overdraft fee with respect to drafts drawn by the consumer on such recredited funds until the timeframe prescribed under § 229.54(d)(3). In addition, the financial institution must meet the notice requirements of § 229.54(e) regarding recredits, invalid claims, and reversal of recredits.

EFAA 229.57(a)-(b)

The Expedited Funds Availability Act (12 U.S.C. § 4001 et seq.), as implemented by Regulation CC, 12 C.F.R. § 229.57(a) and (b), requires a financial institution to provide a brief disclosure to consumer customers that describes that a substitute check is the legal equivalent of an original check and 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. The financial institution must provide the disclosures according to requirements under § 229.57(b) to consumers who receive paid checks with periodic account statements and consumers who receive substitute checks on an occasional basis.

Fair Credit Reporting Act/Regulation V

FCRA 604(b)(2)-(3)

Section 604(b)(2) and (3) of the Fair Credit Reporting Act (15 U.S.C. § 1681b(b)(2) and (3)), 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. Additionally, before taking any adverse action, based in whole or in part on the consumer report, this section requires the user of a consumer report to provide the consumer a copy of the report and a written description of the rights of the consumer under the Act.

FCRA 604(f)

Section 604(f) of the Fair Credit Reporting Act (15 U.S.C. § 1681b(f)), prohibits the user of a consumer report from using or obtaining a consumer report for any purpose other than a purpose for which the consumer report is authorized to be furnished and that purpose is certified in accordance with the Act.

FCRA 604(g)(2); 1022.30(b)

Section 604(g)(2) of the Fair Credit Reporting Act (15 U.S.C. § 1681b(g)(2)), as implemented by Regulation V, 12 C.F.R. § 1022.30(b), 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 § 604(g)(3)(C) of the Fair Credit Reporting Act or § 1022.30(d) of Regulation V.

Violation Code	Description

FCRA 605(g)

Section 605(g) of the Fair Credit Reporting Act (15 U.S.C. § 1681c(g)) 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.

FCRA 605A(h)(1)(B)

Section 605A(h)(1)(B) of the Fair Credit Reporting Act (15 U.S.C. § 1681c-1(h)(1)(B)), prohibits a prospective user of a consumer report that includes an initial fraud alert or an active duty alert in accordance with this section, from establishing a new credit plan or extension of credit, other than under an open-end credit plan (as defined in § 103(j) of the Truth in Lending Act (15 U.S.C. § 1602(j)), in the name of the consumer, or issue an additional card on an existing credit account requested by a consumer, or grant any increase 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. 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 in the name of such consumer, a user of such consumer report must contact the consumer using that telephone number or take such other 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.

FCRA 605A(h)(2)(B)

Section 605A(h)(2)(B) of the Fair Credit Reporting Act (15 U.S.C. § 1681c-1(h)(2)(B)), prohibits a prospective user of a consumer report or of a credit score generated using the information in the file of a consumer that includes an extended fraud alert in accordance with this section from establishing a new credit plan or extension of credit, other than under an open-end credit plan (as defined in § 103(j) of the Truth in Lending Act (15 U.S.C. § 1602(j)), in the name of the consumer, or issue an additional card on an existing credit account requested by a consumer, or any increase in credit limit on an existing credit account requested by a consumer, unless the user contacts the consumer in person, or by telephone number or other reasonable contact method designated by the consumer, to confirm that the application for a new credit plan or increase in credit limit, or request for an additional card is not the result of identity theft.

FCRA 606(a)-(b)

Section 606(a) and (b) of the Fair Credit Reporting Act (15 U.S.C. § 1681d(a) and (b)), prohibits any person from procuring or requesting an investigative consumer report to be prepared unless it is disclosed to the consumer in writing 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 mailed, or otherwise delivered, not later than three days after the date on which the report was first requested, and must include a written summary of the rights of the consumer prepared pursuant to § 609(c) of the Fair Credit Reporting Act (15 U.S.C. § 1681g(c)).

The person, who procures or requests the investigative consumer report, must certify to the consumer reporting agency that the disclosures under this section were made within prescribed timeframes and that it will comply with the requirements related to requests for additional information from the consumer. If the consumer submits a request for additional information in the manner provided under this section, the

Violation Code	Description

person who procures or requests the investigative consumer report must mail or otherwise deliver a complete and accurate written disclosure of the nature and scope of the investigation requested to the consumer not later than five days after the date on which the request for the disclosure was received from the consumer or the report was first requested, whichever is the later.

FCRA 607(e)(1)-(2)

Section 607(e)(1) and (e)(2) of the Fair Credit Reporting Act (15 U.S.C. § 1681e(e)(1)–(2)), prohibits any person from procuring a consumer report for purposes of reselling the report (or any information in the report) unless the person:
(1) discloses to the credit reporting agency that furnished the report the identity of the end user of the report;
(2) certifies the permissible purpose for which the report is being furnished;
(3) certifies the report will be used for no other purposes; and
(4) takes reasonable steps to ensure that the identifications and certifications are accurate before the information is sold.

FCRA 609(e)(1)-(2)

Section 609(e)(1) and (e)(2) of the Fair Credit Reporting Act (15 U.S.C. § 1681g(e)(1)-(2)), requires that, within 30 days of receiving a written request from an alleged victim of identity theft, a business entity that has otherwise entered into a commercial transaction for consideration with a person who has allegedly made unauthorized use of a victim's identity, must provide a copy of all documents and transaction records, 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.

Prior to providing any documents or records required under § 609(e)(1) (15 U.S.C. § 1681g(e)(1)), the business entity must comply with the verification of identity and claim requirements under § 609(e)(2) (15 U.S.C. § 1681g(e)(2)), unless the business entity, at its discretion, otherwise has a high degree of confidence that it knows the identity of the victim making the request.

FCRA 609(g)(1)

Section 609(g)(1) of the Fair Credit Reporting Act (15 U.S.C. § 1681g(g)(1)), requires any person, who makes or arranges loans and who uses a consumer credit score as defined in subsection (f) of this section in connection with an application for a consumer closed-end or open-end loan that is secured by a 1 to 4 unit residential real property, to provide the credit score and certain other information required by subsection (f) of this section including the "NOTICE TO THE HOME LOAN APPLICANT," as soon as is reasonably practicable.

FCRA 615(a)

Section 615(a) of the Fair Credit Reporting Act (15 U.S.C. § 1681m(a)), requires the user of a consumer report to provide oral, written, or electronic notice of any adverse action taken against a consumer, if such action is based in whole or in part on any information contained in the consumer report. The notice must contain all of the following:

Violation Code	Description
	(1) the name, address, and telephone number of the consumer reporting agency (including a toll-free number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis) that furnished the report, and 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; (2) an advisement of the consumer's right to obtain a free copy of a consumer report within the specified 60 day time period, and to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency; and (3) a written or electronic disclosure of a numerical score as defined in § 609(f)(2)(A) (15 U.S.C. § 1681g(f)(2)(A)), that was used by the person taking any adverse action based in whole or in part on any information in a consumer report, and the information as set forth in subparagraphs (B) through (E) of § 609(f)(1) (15 U.S.C. § 1681g(f)(1)).
FCRA 615(b)(1)	Section 615(b)(1) of the Fair Credit Reporting Act (15 U.S.C. § 1681m(b)(1)), requires that, whenever credit for personal, family, or household purposes is denied or the cost increased based on information received from a third party other than a consumer reporting agency, a creditor must disclose the nature of the third-party information within a reasonable period of time of a written request from the consumer.
FCRA 615(d); 1022.54	Section 615(d) of the Fair Credit Reporting Act (15 U.S.C. § 1681m(d)) and § 1022.54 of Regulation V, 12 C.F.R. § 1022.54, require the user of a consumer report, in connection with any credit or insurance transaction that is not initiated by the consumer and that consists of a firm offer of credit or insurance, to provide, with each written solicitation made to the consumer, a clear and conspicuous statement containing the information set forth in § 615(d)(1)(A) through (E) of the Fair Credit Reporting Act (15 U.S.C. § 1681m(d)(1)(A)-(E)), including, but not limited to, the following: that information contained in the consumer's credit report was used in connection with the transaction; that the consumer received the offer because the consumer satisfied the criteria for the offer; and that the consumer may prohibit information in the consumer's credit file from being used in unsolicited credit or insurance offers in the future. The user must also provide a prescreen opt-out notice in both a short form and a long form, which must be in the same language as the offer of credit or insurance. The notices must be clear and conspicuous and simple and easy to understand, and must conform to the requirements set forth in 12 C.F.R. § 1022.54(c)(1) and (c)(2).
FCRA 615(g)	Section 615(g) of the Fair Credit Reporting Act (15 U.S.C. § 1681m(g)), requires a debt collector acting 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 debt collector is attempting to collect may be fraudulent or may be the result of identity theft, that person must: (1) notify the third party that the information may be fraudulent or may be the result of identity theft; and (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.
FCRA 623(a)(1)-(5); (8); 1022.42	

Violation Code	Description
	Section 623(a)(1) through (a)(5) and § 623(a)(8) of the Fair Credit Reporting Act (15 U.S.C. § 1681s-2(a)), requires furnishers of information to consumer reporting agencies to provide accurate information relating to the consumer, and to follow certain procedures set forth in § 623(a), as applicable, to correct and update such information. Further, § 1022.42 of Regulation V, 12 C.F.R. § 1022.42, requires a financial institution that meets the definition of "furnisher" to establish and implement reasonable written 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 and appropriately incorporate the guidelines in Appendix E of Regulation V in developing its policies and procedures, and must periodically review its policies and procedures and update them as necessary to ensure their continued effectiveness.
FCRA 623(a)(6)	
	Section 623(a)(6) of the Fair Credit Reporting Act (15 U.S.C. § 1681s-2(a)(6)), requires furnishers of information to consumer reporting agencies to have in place reasonable procedures to respond to any notification it receives from a consumer reporting agency regarding information resulting from identity theft to prevent that furnisher from refurnishing such blocked information under § 605B (15 U.S.C. § 1681c-2). In addition, 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.
FCRA 623(a)(7)	
	Section 623(a)(7) of the Fair Credit Reporting Act (15 U.S.C. § 1681s-2(a)(7)), requires any financial institution that extends credit, and regularly and in the ordinary course of business furnishes information to a nationwide consumer reporting agency, to provide a notice to customers in writing, when negative 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. A financial institution is not liable for failing to provide the required notice if, at the time of the failure, the financial institution maintained reasonable policies and procedures to comply with the requirements of this section or reasonably believed it was prohibited by law from contacting the consumer.
FCRA 623(b); 1022.43	
	Section 623(b) of the Fair Credit Reporting Act (15 U.S.C. § 1681s-2(b)), requires furnishers of information to consumer reporting agencies to follow certain procedures set forth in § 623(b) upon notice of a dispute with regard to the completeness or accuracy of any information provided to a consumer reporting agency. Further, § 1022.43 of Regulation V, 12 C.F.R. § 1022.43, requires a financial institution that meets the definition of "furnisher" and that receives a direct dispute from a consumer to conduct a reasonable investigation of the direct dispute if it relates to the information specified in § 1022.43(a)(1) through (a)(4), unless specifically exempted by § 1022.43(b). The financial institution must conduct the investigation in accordance with the requirements in § 1022.43(e). If the financial institution determines that the dispute is frivolous or irrelevant, it must notify the consumer of that 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.

Violation Code	Description

FCRA 1022.21(a)(1);24(a);25(a)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. §§ 1022.21(a)(1), 1022.24(a), and 1022.25(a), prohibits a financial institution, unless an exception set forth in § 1022.21(c) applies, 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:
(i) 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;
(ii) The consumer is provided a reasonable and simple opportunity and method to "opt out," or prohibit the institution from using eligibility information to make solicitations for marketing purposes to the consumer; and
(iii) The consumer has not opted out.

FCRA 1022.21(a)(3)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.21(a)(3), requires that the notice in § 1022.21(a)(1) be provided:
(i) By an affiliate that has or has previously had a pre-existing business relationship with the consumer; or
(ii) As part of a joint notice from two or more members of an affiliated 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.

FCRA 1022.22(a)(5)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.22(a)(5), requires a financial institution to give a consumer 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 new solicitation. The new opt-out notice must apply, at a minimum, to eligibility information obtained in connection with the new continuing relationship. Consistent with § 1022.22(b), the consumer's decision not to opt out after receiving the new opt-out notice would not override a prior opt-out election by the consumer that applies to eligibility information obtained in connection with a terminated relationship, regardless of whether the new opt-out notice applies to eligibility information obtained in connection with the terminated relationship.

FCRA 1022.22(b)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.22(b), 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 revokes the opt-out in writing or, if the consumer agrees, electronically.

FCRA 1022.23(a)(1)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.23(a)(1), requires that an opt-out notice be clear, conspicuous, and concise, and accurately disclose the information detailed in § 1022.23(a)(1)(i) through (a)(1)(viii).

Violation Code	Description

FCRA 1022.23(a)(2)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.23(a)(2), requires that if two or more consumers jointly obtain a product or service, the opt-out notice must explain how an opt-out direction by a joint consumer will be treated. An opt-out direction by a joint consumer may be treated as applying to all of the associated joint consumers, or each joint consumer may be permitted to opt out separately. 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. Further, it is impermissible to require all joint consumers to opt out before implementing any opt-out direction.

FCRA 1022.26(a)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.26(a), requires the opt-out notice be provided so that each consumer can reasonably be expected to receive actual notice.

FCRA 1022.27(a)-(d)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.27(a) through (d), prohibits solicitations based on eligibility information an institution receives from an affiliate to a consumer who previously opted out after the expiration of the opt-out period unless the consumer has been given a renewal notice that complies with the requirements of §§ 1022.24 through 1022.26, a reasonable and simple method to renew the opt-out, and the consumer does not opt out, or an exception of § 1022.21(c) applies. The renewal notice must be provided by the affiliate that provided the previous opt-out notice, or its successor, or 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. The renewal opt-out notice must be clear, conspicuous, and concise, accurately disclose the required information listed in §1022.27(b)(1) through (b)(8), and follow the timing requirements noted in § 1022.7(c). The opt-out period may not be shortened by sending a renewal notice to the consumer before expiration of the opt-out-period, even if the consumer does not renew the opt-out.

FCRA 1022.31(b)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.31(b), prohibits a person 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.

FCRA 1022.72(a)-(d)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.72(a) through (d), requires a person to provide a risk-based pricing notice to a consumer, as determined under § 1022.72(a) and (b), in the form and manner required by this subpart unless an exception set forth in § 1022.74 applies. Additionally, such a person 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.

Violation Code	Description

FCRA 1022.73(a)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.73(a), requires the risk-based pricing notice required by § 1022.72(a) or (c) to include the information specified in § 1022.73 (a)(1)(i) through (a)(1)(ix), and the risk-based pricing notice required by § 1022.72(d) to include the information specified in paragraphs § 1022.73(a)(2)(i) through (a)(2)(ix).

FCRA 1022.73(b)-(c)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.73(b) and (c), requires that the risk-based pricing notice required by § 1022.72(a), (c), or (d), be clear and conspicuous; and provided to the consumer in oral, written, or electronic form. Such a notice shall be provided in accordance with the timing requirements specified in § 1022.73(c)(1) through (c)(3).

FCRA 1022.75(a)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.75(a), states that a consumer is entitled to receive no more than one risk-based pricing notice under § 1022.72(a) or (c), or one notice under § 1022.74(d), (e), or (f), for each grant, extension, or other provision of credit; however, a risk-based pricing notice must be provided whenever the conditions set forth in § 1022.72(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.

FCRA 1022.75(b)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.75(b), requires the person to whom a credit obligation is initially payable, to provide the risk-based pricing notice described in § 1022.74(a) or (c), or satisfy the requirements for, and provide the notice required under one of the exceptions in § 1022.74(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.

FCRA 1022.75(c)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.75(c), 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 § 1022.72(a) or (c), or the exceptions in § 1022.74(d), (e), or (f). Whether the consumers have the same address or not, the person must provide a separate notice to each consumer, if a notice includes a credit score(s). 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. If the consumers have the same address, and the notice does not include a credit score(s), a person may satisfy the requirements of § 1022.75(c)(1) by providing a single notice addressed to both consumers.

FCRA 1022.82(c)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.82(c), 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.

Violation Code	Description

FCRA 1022.82(d)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by Regulation V, 12 C.F.R. § 1022.82(d), 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.

Further, the policies and procedures must provide that the user will furnish the consumer's address to the consumer reporting agency as part of the information it regularly furnishes for the reporting period in which it establishes a relationship with the consumer.

FCRA 334.91(c)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by part 334 of the FDIC Rules and Regulations, 12 C.F.R. § 334.91(c), 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:
(1) notifies the cardholder of the request at the cardholder's former address or by other means of communication that the card issuer and the cardholder have previously agreed to, and provides the cardholder with a reasonable means of reporting incorrect address changes; or
(2) otherwise assesses the validity of the change of address in accordance with its policies and procedures that the cardholder has established pursuant to § 334.90 of this part.

FCRA 334.91(e)

The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), as implemented by part 334 of the FDIC Rules and Regulations, 12 C.F.R. § 334.91(e), 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.

Fair Debt Collection Practices Act

FDCPA 1006.6(b)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.6(b), prohibits a debt collector, except as permitted under § 1006.6(b)(2)(i) or (ii) and § 1006.6(b)(4), from communicating or attempting to communicate with a consumer in connection with the collection of any debt at unusual or inconvenient times or places as described under § 1006.6(b)(1), when represented by an attorney as described under § 1006.6(b)(2), and at the consumer's place of employment as described under § 1006.6(b)(3).

Violation Code	Description

FDCPA 1006.6(c)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.6(c), prohibits a debt collector, except as specified in § 1006.6(c)(2), from communicating or attempting to communicate further with a consumer, if the consumer notifies the debt collector in writing that the consumer refuses to pay a debt or that the consumer wants the debt collector to cease further communication with the consumer.

FDCPA 1006.6(d)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.6(d), prohibits a debt collector from communicating with any person other than those specified by § 1006.6(d)(1)(i) through (d)(1)(vi) in connection with the collection of any debt, unless an exception applies under § 1006.6(d)(2). In addition, debt collectors must maintain reasonable procedures for email and text message communications as required by § 1006.6(d)(3) through (d)(5).

FDCPA 1006.6(e)]

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.6(e), requires a debt collector who communicates or attempts to communicate with a consumer electronically in connection with the collection of a debt, to provide a clear and conspicuous statement describing a reasonable and simple method by which the consumer can opt out of further electronic communications or attempts to communicate to an e-mail address, other electronic-medium address, or telephone number. The debt collector may not require, directly or indirectly, that the consumer, in order to opt out, pay any fee to the debt collector or provide any information other than the consumer's opt-out preferences and the email address, telephone number for text messages, or other electronic-medium address subject to the opt-out request.

FDCPA 1006.10

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.10, requires a debt collector to follow the form and content of communication requirements specified by § 1006.10(b) and the frequency of communication requirements specified by § 1006.10(c), when communicating with a person other than the consumer for the purpose of acquiring location information about a consumer.

FDCPA 1006.14

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.14, prohibits a debt collector from engaging in any conduct where the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt, including, but not limited to, the conduct described in § 1006.14(b) through (h).

FDCPA 1006.18(a)-(d)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.18(a) through (d), prohibits a debt collector from using any false, deceptive, or misleading representation or means in connection with the collection of any debt, including, but not limited to, the conduct described in § 1006.18(b) through (d).

Violation Code	Description

FDCPA 1006.18(e)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.18(e), requires a debt collector, except as permitted in § 1006.18(e)(3), to make the disclosures under § 1006.18(e)(1) for initial communications with the consumer and § 1006.18(e)(2) for subsequent communications with the consumer. As required by § 1006.18(e)(4), a debt collector must make the disclosures required under § 1006.18(e)(1) and (e)(2) in the same language(s) used for the rest of the communication in which the debt collector conveyed the disclosures. Any translation of the disclosures a debt collector uses must be complete and accurate.

FDCPA 1006.18(f)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.18(f), requires that if a debt collector uses an assumed name when communicating or attempting to communicate with a person, the assumed name must be used by the employee consistently and the debt collector must be able to readily identify any employee using an assumed name.

FDCPA 1006.22

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.22, prohibits a debt collector from using unfair or unconscionable means to collect or attempt to collect any debt, including but not limited to, the conduct described in § 1006.22(b) through (f).

FDCPA 1006.26(b)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.26(b), prohibits a debt collector from bringing or threatening to bring a legal action against a consumer to collect a time-barred debt. This paragraph (b) does not apply to proofs of claim filed in connection with a bankruptcy proceeding.

FDCPA 1006.30(a)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.30(a), prohibits a debt collector, except as permitted in § 1006.30(a)(2), from furnishing information about the debt to a consumer reporting agency before the debt collector takes the actions described in § 1006.30(a)(1)(i) or (a)(1)(ii).

FDCPA 1006.30(b)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.30(b), prohibits a debt collector, except as provided in § 1006.30(b)(2), from selling, transferring for consideration, or placing for collection a debt if the debt collector knows or should know that the debt has been paid or settled or discharged in bankruptcy.

FDCPA 1006.30(c)

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.30(c), requires that if a consumer makes any single payment to a debt collector with respect

Violation Code	Description
	to multiple debts owed by the consumer to the debt collector, the debt collector: (1) must not apply the payment to any debt that is disputed by the consumer; and (2) if applicable, must apply the payment in accordance with the consumer's directions.
FDCPA 1006.30(d)	The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.30(d), requires a debt collector who brings a legal action against a consumer, other than to enforce an interest in real property securing the consumer's debt, to bring such action only in the judicial district or similar legal entity in which the consumer signed the contract sued upon or in which the consumer resides at the commencement of the action.
FDCPA 1006.30(e)	The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.30(e), prohibits a debt collector from designing, compiling, and furnishing any form that the debt collector knows would be used to cause a consumer to falsely believe that a person other than the consumer's creditor is participating in collecting, or attempting to collect, a debt that the consumer allegedly owes to the creditor.
FDCPA 1006.34	The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.34, requires a debt collector, except as provided in § 1006.34(a)(2), to provide a consumer with the validation information required by § 1006.34(c) either by sending the consumer a validation notice in a manner prescribed by § 1006.42, or by providing the validation information orally in the initial communication notice. As required under § 1006.34(d), the validation information under paragraph (c) of this section must be clear and conspicuous.
FDCPA 1006.38	The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.38, prohibits a debt collector from engaging in any collection activities or communications that overshadow or are inconsistent with the disclosure of the consumer's rights to dispute the debt and to request the name and address of the original creditor. If the consumer requests information about the original creditor in writing and within the validation period, a debt collector must cease collection of the debt until the debt collector satisfies the requirements of § 1006.38(c)(1) or (c)(2). If the consumer disputes the debt in writing and within the validation period, the debt collector must cease collection of the debt or any disputed portion of the debt until the debt collector satisfies § 1006.38(d)(2)(i) or (ii).
FDCPA 1006.42	The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.42, requires a debt collector, except as provided for under § 1006.42(a)(2), who sends disclosures required by the Act and this part in writing or electronically must do so in a manner that is reasonably expected to provide actual notice, and in a form that the consumer may keep and access later. To comply with § 1006.42(a), a debt collector must comply with the requirements of § 1006.42(b) for certain disclosures sent electronically.

Violation Code	Description

FDCPA 1006.100

The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), as implemented by Regulation F, 12 C.F.R. § 1006.100, requires a debt collector, except as permitted under § 1006.100(b), to retain records that are evidence of compliance or noncompliance with the FDCPA and this part starting on the date the debt collector begins collection activity on a debt until three years after the debt collector's last collection activity on the debt.

Fair Housing Act

FHA 338.3

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the FDIC's Fair Housing regulations, 12 C.F.R. § 338.3, requires an FDIC-supervised institution that advertises loans covered by the Fair Housing Act to prominently indicate in its advertising that it makes such loans without regard to race, color, religion, national origin, sex handicap, or familial status. An FDIC-supervised institution may satisfy this requirement by including the Equal Housing Lender or Equal Housing Opportunity logotype and legend in written advertisements and the statement "Equal Housing Lender" or "Equal Opportunity Lender" in oral advertisements. Further, this section prohibits the use of words, symbols, models or other forms of communication that express, imply, or suggest a discriminatory preference or policy of exclusion in violation of the provisions of the Fair Housing Act or the Equal Credit Opportunity Act.

FHA 338.4

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the FDIC's Fair Housing regulations, 12 C.F.R. § 338.4, requires FDIC-supervised institutions that make loans covered by the Fair Housing Act to display the Equal Housing Lender or Equal Housing Opportunity poster, which conforms to size and text specifications, in a central location within the FDIC-insured institution where deposits are received or loans covered by the Fair Housing Act are made. The poster must be clearly visible to the general public entering the area where the poster is displayed.

FHA 338.9

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the FDIC's Fair Housing regulations, 12 C.F.R. § 338.9, requires a bank which refers any applicants to a controlled entity as defined in § 338.6(b), 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 agreement must provide that the entity will: (a) comply with the requirements of §§ 338.3, 338.4 and 338.7, and, if otherwise subject to Regulation C (12 C.F.R. part 1003), also comply with § 338.8; (b) open its books and records to examination by the FDIC; and (c) comply with all instructions and orders issued by the FDIC with respect to its loan practices.

FHA 100.110(b) COLOR

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of color.

Violation Code	Description

FHA 100.110(b) FAM-STATUS

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of familial status.

FHA 100.110(b) HANDICAP

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of handicap.

FHA 100.110(b) N-ORIG

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of national origin.

FHA 100.110(b) RACE

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of race.

FHA 100.110(b) RELIGION

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of religion.

FHA 100.110(b) SEX

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.110(b), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of sex.

FHA 100.120(a) COLOR

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of color. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

Violation Code	Description

FHA 100.120(a) FAM-STATUS

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of familial status. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

FHA 100.120(a) HANDICAP

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of handicap. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

FHA 100.120(a) N-ORIG

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of national origin. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

FHA 100.120(a) RACE

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of race. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

FHA 100.120(a) RELIGION

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of religion. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

FHA 100.120(a) SEX

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.120(a), prohibits any person or entity engaged in residential real estate-related transactions from discriminating against any person in making available loans or other financial assistance for a dwelling, because of sex. Prohibited discrimination includes, but is not limited to, the practices described in § 100.120(b)(1) through (b)(4).

Violation Code	Description

FHA 100.125(a) COLOR

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases because of color. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.125(a) FAM-STATUS

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases because of familial status. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.125(a) HANDICAP

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases because of handicap. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.125(a) N-ORIG

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases because of national origin. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.125(a) RACE

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases

Violation Code	Description

because of race. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.125(a) RELIGION

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases because of religion. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.125(a) SEX

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.125(a), prohibits 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, from refusing to purchase such loans, debts, or securities, or imposing different terms or conditions for such purchases because of sex. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.125(b)(1) through (b)(3).

FHA 100.130(a) COLOR

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of color. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

FHA 100.130(a) FAM-STATUS

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of familial status. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

FHA 100.130(a) HANDICAP

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of handicap. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

Violation Code	Description

FHA 100.130(a) N-ORIG

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of national origin. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

FHA 100.130(a) RACE

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of race. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

FHA 100.130(a) RELIGION

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of religion. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

FHA 100.130(a) SEX

The Fair Housing Act (42 U.S.C. §§ 3601-3619), as implemented by the Department of Housing and Urban Development's Fair Housing regulations, 24 C.F.R. § 100.130(a), prohibits any person or entity engaged in the making of loans or in the provision of other financial assistance relating to loans covered by the Fair Housing Act from imposing different terms or conditions for the availability of such loans or other financial assistance because of sex. Unlawful conduct under this section includes, but is not limited to, conduct described in § 100.130(b)(1) through (b)(5).

Flood Insurance Act

FLOOD 339.3(a)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.3(a), prohibits an FDIC-supervised 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 for the term of the loan. Further, 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.

Violation Code	Description

FLOOD 339.3(c)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.3(c), requires that, effective July 1, 2019, an institution must accept private flood insurance, as defined in § 339.2, in satisfaction of the flood insurance purchase requirement in § 339.3(a) if the policy meets the coverage requirements in § 339.3(a). The institution may accept a policy that is not issued under the NFIP and that does not meet the definition of private flood insurance if the policy meets the requirements under § 339.3(c)(3)(i) through (c)(3)(iv). Additionally, the institution may accept a plan issued by a mutual aid society, as defined in § 339.2, if the plan meets the requirements under § 339.3(c)(4)(i) through (c)(4)((iv).

FLOOD 339.5(a)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.5(a), requires an FDIC-supervised institution, or a servicer acting on its behalf, to require the escrow of all premiums and fees for any flood insurance required under § 339.3(a) for any designated loan secured by residential improved real estate or a mobile home that is made, increased, extended, or renewed on or after January 1, 2016, except as provided by § 339.5(a)(2) or 339.5(c).

If, at any time during the term of a designated loan, it is determined that an exception under § 339.5(a)(2) does not apply, then the FDIC-supervised institution or its servicer must require the escrow of all premiums and fees for any flood insurance required under § 339.3(a) as soon as reasonably practicable. The flood insurance premiums and fees are required to be deposited in an escrow account on behalf of the borrower. This escrow account will be subject to escrow requirements adopted pursuant to § 10 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. § 2609). Following receipt of a notice from the Administrator of FEMA or other provider of flood insurance that premiums are due, the FDIC-supervised institution, or servicer acting on its behalf, must pay the amount owed to the insurance provider from the escrow account by the premium due date.

FLOOD 339.5(b)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.5(b), requires an FDIC-supervised institution, or servicer acting on its behalf, to mail or deliver a written notice that informs the borrower that the FDIC-supervised institution is required to escrow all premiums and fees for required flood insurance. The notice must be provided for all loans for which an FDIC-supervised institution is required to escrow under § 339.5(a), or 339.5(c)(2), or may be required to escrow under § 339.5(a)(3), and must be provided with the notice required under § 339.9, using language that is substantially similar to model clauses on the escrow requirement in Appendix A of part 339.

FLOOD 339.5(c)(2)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.5(c)(2), requires an FDIC-supervised institution that previously qualified for the exception in § 339.5(c)(1), but no longer qualifies because it had assets of $1 billion or more for two consecutive calendar year ends, to escrow premiums and fees for flood insurance pursuant to § 339.5(a) for any designated loan made, increased, extended, or renewed on or after July 1 of the first calendar year of changed status.

Violation Code	Description

FLOOD 339.5(d)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.5(d), requires an FDIC-supervised institution, or a servicer acting on its behalf, to offer and make available to the borrower the option to escrow all premiums and fees for any flood insurance required under § 339.3 for any loan secured by residential improved real estate or a mobile home that is outstanding on January 1, 2016, or July 1 of the first calendar year in which the FDIC-supervised institution has had a change in status pursuant to § 339.5(c)(2), unless the loan or FDIC-supervised institution qualifies for an exception from the escrow requirement under § 339.5(d)(1).

Further, an FDIC-supervised institution, or servicer acting on its behalf, is required to mail or deliver to the borrower no later than June 30, 2016, or September 30 of the first calendar year in which the institution has had a change in status pursuant to § 339.5(c)(2), a notice in writing, or electronically if agreed to by the borrower, informing the borrower of the option to escrow all premiums and fees for any required flood insurance and the methods by which the borrower may request the escrow. Such notice must be provided for any loan subject to § 339.5(d), using language similar to the model clause in Appendix B of part 339. An FDIC-supervised institution or servicer is required to begin escrowing premiums and fees for flood insurance as soon as reasonably practicable after receipt of the borrower's request to escrow.

FLOOD 339.6

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.6, requires an FDIC-supervised institution to use the standard flood hazard determination form developed by the Administrator 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. Further, the FDIC-supervised institution is required to retain a copy of the completed standard flood hazard determination form, in either hard copy or electronic form, for the period of time the institution owns the loan.

FLOOD 339.7(a) FP-NOTICE

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.7(a), requires an FDIC-supervised institution, or a servicer acting on its behalf, 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 § 339.3, to notify the borrower to obtain flood insurance, at the borrower's expense, in an amount at least equal to the amount required under §339.3 for the remaining term of the loan.

FLOOD 339.7(a) FP-INSURANCE

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.7(a), requires an FDIC-supervised institution, or a servicer acting on its behalf, to purchase insurance on the borrower's behalf if the borrower fails to obtain flood insurance within 45 days after the FDIC-supervised institution or its servicer notifies the borrower of the need to obtain flood insurance, at the borrower's expense, in an amount at least equal to the amount required under §339.3 for the remaining term of the loan. The FDIC-supervised institution or its servicer may charge the borrower for the cost of premiums and fees incurred in purchasing the insurance, including

Violation Code	Description

premiums or fees incurred for coverage beginning on the date on which flood insurance coverage lapsed or did not provide a sufficient coverage amount.

FLOOD 339.7(b)(1)

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.7(b)(1), requires that within 30 days of receipt of a confirmation of a borrower's existing flood insurance coverage, an FDIC-supervised institution or its servicer must: (i) notify the insurance provider to terminate any insurance purchased by the institution or its servicer under § 339.7(a); and (ii) refund to the borrower all premiums and any related fees paid by the borrower for any insurance purchased by the institution or its servicer under § 339.7(a) during any period during which the borrower's flood insurance coverage and the insurance coverage purchased by the institution or its servicer were each in effect.

FLOOD 339.8

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.8, allows an FDIC-supervised institution or a servicer acting on its behalf, to charge a reasonable fee for determining whether the building or mobile home securing the loan is located or will be located in a special flood hazard area, if the determination meets one of the conditions under § 339.8(b)(1) through (b)(4).

FLOOD 339.9

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.9, requires an FDIC-supervised 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 mobile home located or to be located in a designated special flood hazard area. The written notice must include the information detailed in § 339.9(b)(1) through (b)(6); follow the timing of, record of receipt for, and the alternative methods of providing the notice as provided in 339.9(c) through (e). A financial institution will be considered in compliance with the requirement for notice to the borrower under this section by providing a written notice containing the language presented in Appendix A.

FLOOD 339.10

The Flood Disaster Protection Act of 1973 (42 U.S.C. §§ 4001-4129), as implemented by part 339 of the FDIC Rules and Regulations, 12 C.F.R. § 339.10, requires an FDIC-supervised institution to notify the Administrator of FEMA or designee in writing of the identity of the servicer of the loan, when the 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. Further, the institution is required to notify the Administrator of FEMA or designee of any change in the servicer of a loan described in this section, within 60 days after the effective date of change.

Violation Code	Description

Garnishment of Accounts Containing Federal Benefits

GARNISHMNT 212.4

The Garnishment of Accounts Containing Federal Benefit Payments rule, 31 C.F.R. § 212.4, requires a financial institution, prior to taking any other action related to a garnishment order issued against a debtor, and no later than two business days following receipt of the order, to examine the order to determine if the United States or a State child support enforcement agency has attached or included a Notice of Right to Garnish Federal Benefits, as set forth in Appendix B to this part. If the Notice of Right to Garnish Federal Benefits is attached or included, then the financial institution must follow its otherwise customary procedures for handling the order, and if the Notice of Right to Garnish Federal Benefits is not attached or included, then the financial institution must follow the procedures in §§ 212.5 and 212.6.

GARNISHMNT 212.5

The Garnishment of Accounts Containing Federal Benefit Payments rule, 31 C.F.R. § 212.5, requires a financial institution to perform an account review when it is served a garnishment order issued against a debtor within the timeframes prescribed by § 212.5(a)(1) and (a)(2). The financial institution must then follow procedures in § 212.6 if the benefit payment was deposited during the lookback period as noted under § 212.5(c). If the benefit payment was not deposited during that period, the financial institution must follow its otherwise customary procedures. The financial institution must perform an account review according to the requirements of § 212.5(d) through (f) without consideration for any other attributes of the account or the garnishment order, including but not limited to § 212.5(d)(1) through (d)(6). The financial institution must perform the account review prior to taking any other actions related to the garnishment order that may affect funds in the account, and, perform the review separately for each account in the name of an account holder.

GARNISHMNT 212.6

The Garnishment of Accounts Containing Federal Benefit Payments rule, 31 C.F.R. § 212.6, requires a financial institution to adhere to the rules and procedures prescribed in § 212.6(a) through (h) if an account review shows that a benefit agency deposited a benefit payment into an account during the lookback period.

GARNISHMNT 212.7

The Garnishment of Accounts Containing Federal Benefit Payments rule, 31 C.F.R. § 212.7, requires a financial institution to issue the notice to account holder, as required by § 212.6(e), in cases where a benefit agency deposited a benefit payment into an account during the lookback period, where the balance in the account on the date of account review was above zero dollars and the bank established a protected amount, and where there are funds in the account in excess of the protected amount. In addition, the financial institution must follow the content, delivery, and timing requirements under § 212.7(b), (e), and (f) when providing the notice to the account holder named in the garnishment order.

GARNISHMNT 212.11(b)

The Garnishment of Accounts Containing Federal Benefit Payments rule, 31 C.F.R. § 212.11(b), requires a financial institution to maintain records of account activity and actions taken in response to a garnishment order, sufficient to demonstrate compliance, for a period of not less than two years from the date on which the financial institution receives the garnishment order.

Violation Code	Description

Home Mortgage Disclosure Act/Regulation C – Data Reported Beginning in 2018

HMDA 1003.4(a)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.4(a), requires a nonexempt financial institution to collect data regarding applications for covered loans received, originated, and purchased for each calendar year. An institution shall collect data regarding requests under a preapproval program, as defined in § 1003.2(b)(2), only if the preapproval request is denied, approved but not accepted, or results in the origination of a home purchase loan. The data collected must include all the information listed in § 1003.4(a)(1) through (a)(38).

HMDA 1003.4(b)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.4(b), requires financial institutions to collect data about the ethnicity, race, and sex of the applicant or borrower in the manner provided in Appendix B to Regulation C.

HMDA 1003.4(e)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.4(e), requires nonexempt banks and savings associations that are required to report data on small business, small farm, and community development lending under the Community Reinvestment Act to also collect the information required by § 1003.4(a)(9)(ii) for property located outside Metropolitan Statistical Areas and Metropolitan Divisions in which the institution has a home or branch office, or outside any Metropolitan Statistical Area.

HMDA 1003.4(f)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.4(f), requires a financial institution to record the data collected pursuant to this section on a loan/application register within 30 calendar days after the end of the calendar quarter in which final action is taken.

HMDA 1003.5(a)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.5(a), requires a nonexempt financial institution to send its complete loan/application register in an electronic format to the appropriate Federal agency, as defined by § 1003.5(a)(4), by March 1 following the calendar year for which the loan data are compiled. A nonexempt subsidiary of a bank or savings association must complete a separate loan/application register, which it must submit, directly or through its parent, to the appropriate Federal agency for the subsidiary's parent by March 1 following the calendar year for which the loan data are compiled. This annual submission must include the information specified in § 1003.5(a)(3)(i) through (a)(3)(vii) and must be certified as accurate and complete by an authorized representative of the financial institution with knowledge of the data. The institution shall retain a copy of its loan/application register for at least three years. Procedures for the submission of data are available at www.consumerfinance.gov/hmda.

Violation Code	Description

HMDA 1003.5(b)(2)-(d)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.5(b)(2) through (d), requires a financial institution to provide a written notice that clearly conveys that the institution's HMDA disclosure statement and modified loan/application register may be obtained on the CFPB's Web site at www.consumerfinance.gov/hmda. These notices must be made available to the public during normal business hours, upon request, at the institution's home office, and each branch office, physically located in each Metropolitan Statistical Area and each Metropolitan Division. The notice regarding the institution's HMDA disclosure statement must be made available no later than three business days after receiving notice from the FFIEC that the disclosure statement is available and must be available to the public for a period of five years. The notice related to the institution's modified loan/application register must be made available during the calendar year following the year for which the data was collected and must be made available to the public for a period of three years.

HMDA 1003.5(e)

The Home Mortgage Disclosure Act (12 U.S.C. § 2801 et seq.), as implemented by Regulation C, 12 C.F.R. § 1003.5(e), requires a 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 physically located in each Metropolitan Statistical Area and each Metropolitan Division. This notice must clearly convey that the institution's HMDA data is available on the CFPB's Web site at www.consumerfinance.gov/hmda.

Homeowners Protection Act

HPA 3(a)-(g)

Section 3 of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4902(a)-(g)), requires a mortgage servicer to cancel private mortgage insurance (PMI) when the borrower submits a request in writing to the servicer, has a good payment history, is current on payments, and meets certain previously established qualifications. Additionally, the servicer is required to terminate 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.

For high-risk non-conforming loans, the servicer is required to terminate borrower-paid PMI when the mortgage principal is scheduled to reach 77% of the original value of the secured property. This section also prohibits the servicer from requiring PMI 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, and prohibits additional payments or premiums for PMI 30 days after the insurance is cancelled or terminated.

The servicer must return all unearned PMI premiums to the borrower within 45 days after canceling or terminating PMI coverage. Further, if there is a modification of the terms or conditions of a loan, the cancellation date, termination date, or final termination date must be recalculated to reflect the modified terms and conditions.

HPA 4(a)(1)-(2)

Section 4(a)(1) and (2) of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4903(a)(1)-(2)), requires initial disclosures in writing at the time of consummation for non-exempt residential mortgage transactions that will require private mortgage insurance. Specific information is required on the initial disclosures for

Violation Code	Description
	fixed rate and adjustable rate residential mortgage transactions, as detailed in § 4903(a)(1)(A) and § 4903(a)(1)(B), respectively, detailing the borrower's rights to cancel this private mortgage insurance. Further, at the time the transaction is consummated, a written notice must be provided for high-risk residential mortgage transactions that states private mortgage insurance will not be required beyond the midpoint of the loan's amortization schedule, if the loan payments are current on that date.
HPA 4(a)(3)	Section 4(a)(3) of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4903(a)(3)), 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 must identify the servicer's mailing address and telephone number so the borrower may contact the server to determine if the borrower may cancel the PMI.
HPA 5(a)	Section 5(a) of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4904(a)), 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 has terminated and the borrower no longer has PMI, and that no further premiums, payments, or other fees are due or payable by the borrower in connection with the PMI.
HPA 5(b)(1)-(2)	Section 5(b)(1) and (2) of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4904(b)(1) and (2)), requires the servicer to provide a written notice to the borrower if a mortgage servicer determines that a mortgage will not qualify for cancellation or termination of private mortgage insurance. The notice shall disclose the grounds on which the determination was made. If an appraisal was used, the servicer must give the results of the appraisal to the borrower. With respect to the denial of a requested cancellation, the notice required under this section 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.
HPA 6(c)(1)	Section 6(c)(1) of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4905(c)(1)), 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. The written notice provided to the borrower must explain certain unique features of lender-paid mortgage insurance, including how this type of insurance differs from borrower-paid mortgage insurance, a generic analysis of the advantages and disadvantages of each type of mortgage insurance over a 10-year period assuming prevailing interest and property appreciation rates, and the potential Federal tax implications of lender-paid mortgage insurance.

Violation Code	Description

HPA 6(c)(2)

Section 6(c)(2) of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4905(c)(2)), requires, in a residential mortgage transaction involving lender-paid mortgage insurance, that a written notice 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 must indicate that the borrower may wish to review financing options that could eliminate the requirement for private mortgage insurance.

HPA 7(No Subsection)

Section 7 of the Homeowner's Protection Act of 1998 (12 U.S.C. § 4906), prohibits the imposition of fees or other costs on any borrower with respect to any disclosure or notification requirements of this chapter.

Homeownership Counseling Act

HCA 106(c)(5)

Section 106(c)(5) of the Housing and Urban Development Act of 1968 (12 U.S.C. § 1701x(c)(5)), requires a creditor of a loan to notify any eligible homeowner who fails to pay any amount by the due date of the availability of homeownership counseling. Such notification must be provided within 45 days of delinquency and in a manner approved by the Secretary of Housing and Urban Development. Additionally, prospective creditors must provide such a notice to any applicant for a mortgage described in section 106(c)(4) (12 U.S.C. § 1701x(c)(4)). These notices must comply with the requirements in § 106(c)(5)(A)(ii)(I) through (c)(5)(A)(ii)(V) (12 U.S.C. § 1701x(c)(5)(A)(ii)(I) through (V)).

Such requirements include, but are not limited to:
(a) notifying the homeowner or applicant of any homeownership counseling offered by the creditor or prospective creditor;
(b) notifying the homeowner or prospective applicant of homeownership counseling offered by nonprofit organizations or provide a toll-free number where this information can be obtained; and
(c) notifying the homeowner by a statement or notice, written in plain English by the Secretary of Housing and Urban Development, explaining the mortgage and foreclosure rights of servicemembers, and the dependents of such servicemembers, under the Servicemembers Civil Relief Act (50 U.S.C. § 3901 et seq.), including the toll-free military one source number to call if servicemembers, or their dependents, require further assistance.

Military Lending Act

MLA 232.4(a)

The Military Lending Act (10 U.S.C. § 987), as implemented by part 232 of the Department of Defense regulations, 32 C.F.R. § 232.4(a), prohibits a creditor from imposing a Military Annual Percentage Rate except as:
1) agreed to under the terms of the credit agreement or promissory note;
2) authorized by applicable State or Federal law; and
3) not specifically prohibited by this part.

Violation Code	Description
MLA 232.4(b)	The Military Lending Act (10 U.S.C. § 987), as implemented by part 232 of the Department of Defense regulations, 32 C.F.R. § 232.4(b), prohibits a creditor from imposing a Military Annual Percentage Rate greater than 36 percent in connection with a covered extension of consumer credit that is closed-end credit or in any billing cycle for open-end credit.
MLA 232.4(c)	The Military Lending Act (10 U.S.C. § 987), as implemented by part 232 of the Department of Defense regulations, 32 C.F.R. § 232.4(c), requires a creditor to calculate the Military Annual Percentage Rate for covered closed-end and open-end credit transactions as specified under by § 232.4(c)(1) through (c)(2).
MLA 232.5(b)(2)(B)	The Military Lending Act (10 U.S.C. § 987), as implemented by part 232 of the Department of Defense regulations, 32 C.F.R. § 232.5(b)(2)(B), prohibits a creditor or an assignee from, directly or indirectly, obtaining any information from any database maintained by the Department of Defense, at any time after a consumer has entered into a transaction or established an account involving an extension of credit, to ascertain whether a consumer had been a covered borrower as of the date of that transaction or as of the date that account was established.
MLA 232.6	The Military Lending Act (10 U.S.C. § 987), as implemented by part 232 of the Department of Defense regulations, 32 C.F.R. § 232.6, requires a creditor to provide disclosures, as specified in § 232.6(a)(1) through (a)(3), to a covered borrower before or at the time the borrower becomes obligated on the extension of consumer credit, including any consumer credit originated or extended through the internet, or establishes an account for the consumer credit. The disclosures must be provided in writing in a form that the covered borrower can keep and must also be provided orally as specified in § 232.6(d)(2)(ii) and (d)(2)(iii).
MLA 232.8	The Military Lending Act (10 U.S.C. § 987), as implemented by part 232 of the Department of Defense regulations, 32 C.F.R. § 232.8, prohibits a creditor from extending consumer credit to a covered borrower with certain terms or features or under the circumstances described in § 232.8(a) through (h). Among other requirements, this section prohibits creditors from: (1) rolling over, renewing, refinancing, or consolidating any consumer credit extended to the covered borrower by the same creditor with the proceeds of other consumer credit; (2) requiring a covered borrower to waive the covered borrower's right to legal recourse under any State or Federal law, including any provision of the Servicemembers Civil Relief Act; (3) requiring a covered borrower to submit to arbitration; (4) requiring as a condition for the extension of credit that the covered borrower establish an allotment to repay the obligation; or (5) prohibiting a covered borrower from prepaying the consumer credit or charging a prepayment penalty for prepaying all or part of the obligation.

Violation Code	Description

Non Deposit Products – Custodial Holdings of Government Securities by Depository Institutions

NDP-GOV-SC 450.4(a)

The Securities Exchange Act of 1934 (15 U.S.C. § 78o-5(b)(1)(A), (b)(4), (b)(5)(B)), as implemented by the Custodial Holdings of Government Securities by Depository Institutions rule, 17 C.F.R. § 450.4(a), requires a financial institution to observe the requirements outlined in § 450.4(a)(1) through (a)(6) with respect to its holdings of government securities for customer accounts.

NDP-GOV-SC 450.4(b)(1)

The Securities Exchange Act of 1934 (15 U.S.C. § 78o-5(b)(1)(A), (b)(4), (b)(5)(B)), as implemented by the Custodial Holdings of Government Securities by Depository Institutions rule, 17 C.F.R. § 450.4(b)(1), requires a financial institution to issue a confirmation or a safekeeping receipt containing specific information for each security held for a customer according to § 450.4(b)(1), except as provided by § 450.4(b)(2).

NDP-GOV-SC 450.4(c)

The Securities Exchange Act of 1934 (15 U.S.C. § 78o-5(b)(1)(A), (b)(4), (b)(5)(B)), as implemented by the Custodial Holdings of Government Securities by Depository Institutions rule, 17 C.F.R. § 450.4(c), requires a financial institution to maintain records of government securities held for customers, keep such records separate and distinct from other records, and meet requirements of § 450.4(c)(1) through (c)(5).

NDP-GOV-SC 450.4(d)

The Securities Exchange Act of 1934 (15 U.S.C. § 78o-5(b)(1)(A), (b)(4), (b)(5)(B)), as implemented by the Custodial Holdings of Government Securities by Depository Institutions rule, 17 C.F.R. § 450.4(d), requires a financial institution to conduct counts of government securities held for customers in both definitive and book-entry form at least annually and to reconcile such counts with customer account records, according to the requirements of § 450.4(d)(1) through (d)(3).

NDP-GOV-SC 450.4(e)

The Securities Exchange Act of 1934 (15 U.S.C. § 78o-5(b)(1)(A), (b)(4), (b)(5)(B)), as implemented by the Custodial Holdings of Government Securities by Depository Institutions rule, 17 C.F.R. § 450.4(e), requires a financial institution to treat a government securities broker or dealer as a customer with respect to securities by such government securities broker or dealer in a Segregated Account as defined in § 403.4(f)(1) and separate from other securities held for the account of the government securities broker or dealer.

NDP-GOV-SC 450.4(f)

The Securities Exchange Act of 1934 (15 U.S.C. § 78o-5(b)(1)(A), (b)(4), (b)(5)(B)), as implemented by the Custodial Holdings of Government Securities by Depository Institutions rule, 17 C.F.R. § 450.4(f), requires a financial institution to preserve the records required by § 450.4(c) and (d)(3) for not less than six years with the first two years being in an easily accessible place.

Violation Code	Description

Non-Deposit Products - Broker/Dealer Rules & Exemptions - Regulation R

NDP-REG-R 3(a)(4)

Section 3(a)(4) of the Securities and Exchange Act of 1934 (15 U.S.C. 78c(a)(4)(B)(i)-(xi)), prohibits a bank from conducting securities transactions without registering with the Securities and Exchange Commission unless such activities meet certain conditions described in the enumerated exceptions in § 3(a)(4)(B)(i) through (a)(4)(B)(xi).

NDP-REG-R 218.701(a)

The Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(4)(F)), as implemented by Regulation R, 12 C.F.R. § 218.701(a), prohibits a financial institution from paying a referral fee to a financial institution employee for referring a high net worth customer or institutional customer to a broker or dealer with which the financial institution has a contractual or other written agreement pursuant to § 3(a)(4)(B)(i) of the Act, unless the financial institution is a registered broker/dealer or falls under one of the enumerated exceptions under 12 C.F.R. § 218.700, and meets the requirements of § 218.701(a)(1) through (a)(3).

NDP-REG-R 218.701(b)

The Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(4)(F)), as implemented by Regulation R, 12 C.F.R. § 218.701(b), requires a financial institution that provides the disclosure pursuant to § 218.701(a)(2)(i) or (a)(3)(i) to disclose, clearly and conspicuously the name of the broker or dealer, and that the bank employee participates in an incentive compensation program under which the bank 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.

NDP-REG-R 218.741(a)

The Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(4)(F)), as implemented by Regulation R, 12 C.F.R. § 218.741(a), prohibits a financial institution from engaging in transactions on behalf of a customer in securities issued by money market funds unless the financial institution is a registered broker/dealer or meets the conditions under § 218.741(a)(1)-(2).

Non-Deposit Products - Consumer Protection in Sales of Insurance

NDP-INS 343.30(a)-(c)

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.30(a) through (c), prohibits the financial institution from: engaging in any practice that would lead a consumer to believe that an extension of credit is conditional upon the purchase of an insurance product or annuity from the institution or any of its affiliates, or 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; engaging in any misleading practice or advertisement with respect to the sale of insurance products, as specified by the items enumerated in § 343.30(b)(1) through (b)(3); and discriminating in the sale of insurance products based on the applicant or insured being a victim of domestic violence, as prohibited by § 343.30(c).

Violation Code	Description

NDP-INS 343.40(a)

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.40(a), requires the financial institution, with the initial purchase of an insurance product or annuity by a consumer, to disclose to the consumer, except to the extent the disclosure would not be accurate, that the insurance product or annuity is not a deposit or other obligation of, or guaranteed by the institution or an affiliate of the institution; the insurance product or annuity is not insured by the FDIC or any other agency of the United States, the institution, or an affiliate of the institution; and in the case of an insurance product or annuity that involves an investment risk, that there is investment risk associated with the product, including the possible loss of value.

NDP-INS 343.40(b)

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.40(b), requires the financial institution, in the case of an application for credit in connection with which an insurance product or annuity is solicited, offered, or sold, to disclose that the institution may not condition an extension of credit on either the consumer's purchase of an insurance product or annuity from the institution or any of its affiliates or the consumer's agreement not to obtain, or a prohibition on the consumer from obtaining an insurance product or annuity from an unaffiliated entity.

NDP-INS 343.40(c)

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.40(c), requires the financial institution to 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; and the disclosures required by § 343.40(b) be provided orally and in writing at the time the consumer applies for an extension of credit with which an insurance product or annuity is solicited, offered, or sold, except pursuant to § 343.40(c)(2) and (c)(3). The disclosures required by § 343.40(a) and (b) may also be provided electronically instead of on paper if the consumer affirmatively consents to receiving electronic disclosures and the disclosures are provided in a format that a consumer may retain or obtain later. If the disclosure is provided by electronic media, then oral disclosure is not required. In addition, the disclosures required by this section must be meaningful, conspicuous, simple, direct, readily understandable, designed to call attention to the nature and significance of the information provided, and meaningful as prescribed by § 343.40(c)(5) and (c)(6). The bank must also obtain consumer acknowledgment as outlined in § 343.40(c)(7).

NDP-INS 343.40(d)

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.40(d), requires the disclosures described in § 343.40(a) be in advertisements and promotional materials 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 the institution.

Violation Code	Description

NDP-INS 343.50(a)-(b)

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.50(a) and (b), requires: (1) a financial institution, to the extent practicable, keep the area where the institution conducts 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 annuity sales activities occur, and clearly delineate and distinguish those areas where the institution's retail deposit-taking activities occur; and (2) that any person who accepts deposits from the public in an area where such transactions are routinely conducted in the institution, may refer a consumer who seeks to purchase an insurance product or annuity to a qualified person who sells that product only if the person making the referral 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.

NDP-INS 343.60

The Federal Deposit Insurance Act (12 U.S.C §§ 1819(a)(Seventh), 1819(a)(Tenth), and 1831x), as implemented by the Consumer Protection in Sales of Insurance rule, 12 C.F.R. § 343.60, prohibits a financial institution 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.

Non-Deposit Products – Protection of Customer Securities and Balances

NDP-SEC-BL 403.5(c)(1)-(2)

The Securities Exchange Act of 1934 (15 U.S.C § 78o-5(a)(5), (b)(1)(A), (b)(4)), as implemented by the Protection of Customer Securities and Balances rule, 17 C.F.R. § 403.5(c)(1) and (c)(2), requires a financial institution to:
(1) determine the quantity and issue of securities on each business day that are required to be, but are not, in the financial institution's possession or control and, as appropriate, bring such securities into possession or control, by: (i) promptly obtaining the release of any lien, charge, or other encumbrance against the securities; (ii) promptly obtaining the return of any securities loaned; (iii) promptly taking steps to obtain possession or control of securities failed to be received for more than 30 calendar days, or in the case of mortgage-backed securities, for more than 60 calendar days; or (iv) promptly taking steps to buy securities as necessary to the extent of any shortage of securities in possession or control that cannot be resolved as required by the above procedures; and
(2) prepare and maintain a current and detailed description of the procedures and internal controls that the financial institution utilizes to comply with the possession or control requirements of § 403.5(c), which must be made available upon request to the financial institution's appropriate regulatory agency.

NDP-SEC-BL 403.5(d)(1)

The Securities Exchange Act of 1934 (15 U.S.C § 78o-5(a)(5), (b)(1)(A), (b)(4)), as implemented by the Protection of Customer Securities and Balances rule, 17 C.F.R. § 403.5(d)(1), requires a financial institution that retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty to:
(i) obtain the repurchase agreement in writing;

Violation Code	Description

(ii) confirm in writing the specific securities that are the subject of a repurchase transaction;
(iii) advise the counterparty that the funds held by the financial institution pursuant to a repurchase transaction are not a deposit and not insured by the FDIC;
(iv) if the counterparty agrees to grant the financial institution the right to substitute securities, include in the written repurchase agreement the provision by which the financial institution retains the right to substitute securities;
(v) if the counterparty agrees to grant the financial institution the right to substitute securities, include the required disclosure statement, which must be prominently displayed in the written repurchase agreement immediately preceding the provision governing the right to substitution; and,
(vi) maintain possession or control of securities that are the subject of the agreement in accordance with § 450.4(a), except when exercising its right of substitution in accordance with the provisions of the agreement and § 403.5(d)(1)(iv).

NDP-SEC-BL 403.5(d)(2)(i)

The Securities Exchange Act of 1934 (15 U.S.C § 78o-5(a)(5), (b)(1)(A), (b)(4)), as implemented by the Protection of Customer Securities and Balances rule, 17 C.F.R. § 403.5(d)(2)(i), requires a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty to include the required information in the confirmation, unless the institution is subject to the exceptions set forth in § 403.5(d)(3).

Non-Deposit Products – Recordkeeping and Confirmation Requirements for Securities Transactions

NDP-RECORD 344.2(b)

The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R. § 344.2(b), requires FDIC-supervised institutions effecting securities transactions for customers to maintain, directly or indirectly, effective systems of records and controls regarding their customer securities transactions to ensure safe and sound operations. In addition, the records and systems maintained must reflect clearly and accurately the information required under Part 344 and provide an adequate basis for an audit.

NDP-RECORD 344.4

The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R. § 344.4, requires FDIC-supervised institutions effecting securities transactions for customers to maintain the following records for at least three years: chronological records; account records; order tickets; records of broker/dealer; and notifications, as prescribed by § 344.(a)(1) through (a)(5).

NDP-RECORD 344.5

The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R. § 344.5, requires FDIC-supervised institutions effecting securities transactions for customers to give or send, by mail, facsimile, or other means of electronic transmission, to the customer at or before completion of the

Violation Code	Description
	transaction either a broker/dealer's confirmation or a written notification, as prescribed by § 344.5(a) and (b).
NDP-RECORD 344.6	The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R. § 344.6, requires an FDIC-supervised institution to use the alternative notification procedures, as prescribed by § 344.6(a) through (f), if the transaction is effected for: notification by agreement; trust accounts; agency accounts; cash management sweep accounts; collective investment fund accounts; and periodic plan accounts.
NDP-RECORD 344.7(a)	The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R. § 344.7(a), requires all contracts, except for those in § 344.7(b) or (c), effected or entered into by an FDIC-supervised institution that provide for the purchase or sale of a security (other than an exempted security as defined in 15 U.S.C. § 78c(a)(12), government or municipal security, commercial paper, bankers' acceptances, or commercial bills), to provide for completion of the transaction within the number of business days in the standard settlement cycle followed by registered broker dealers in the United States, unless otherwise agreed to by the parties at the time of the transaction.
NDP-RECORD 344.8	The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R. § 344.8, requires an FDIC-supervised institution effecting securities transactions for customers to establish written policies and procedures, as prescribed by § 344.8(a)(1) through (a)(4).
NDP-RECORD 344.9(a)	The Federal Deposit Insurance Act (12 U.S.C. §§ 1817, 1818, and 1819(a)(Tenth)) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5412), as implemented by the Recordkeeping and Confirmation Requirements for Securities Transactions rule, 12 C.F.R § 344.9(a), requires FDIC-supervised institution officers and employees who make investment recommendations or decisions for the accounts of customers; participate in the determination of such recommendations or decisions; or in connection with their duties, obtain information concerning which securities are being purchased or sold or recommend such action, report to the FDIC-supervised institution within 30 calendar days after the end of the calendar quarter, all transactions in securities made by them or on their behalf in which they have a beneficial interest. The report must identify the securities purchased or sold, the dates of the transactions, and whether the transactions were purchases or sales, except as provided by § 344.9(b).

Violation Code	Description

OTHER-LAWS

OTHER-LAWS Uncoded-Uncoded

For use with uncoded violations. Insert relevant regulatory citation information.

Preservation of Consumers' Claims and Defenses

PCCD 433.2

The Preservation of Consumers' Claims and Defenses rule (Holder-in-Due-Course Rule), 16 C.F.R. § 433.2, prohibits a financial institution, in connection with any sale or lease of goods or services to consumers, from taking or receiving a consumer credit contract, or accepting, as full or partial payment for such sale or lease, the proceeds of any purchase money loans, unless the contract contains the required notice provisions in at least ten point, bold face, type. Such violations are considered unfair and deceptive acts or practices under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)).

Privacy of Consumer Financial Information/Regulation P

PRIVACY 1016.4

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.4(a), requires a financial institution to provide a clear and conspicuous initial notice that accurately reflects the financial institution's privacy policies to customers and consumers. The financial institution must provide the notice to a customer not later than when it establishes a customer relationship, except as provided by § 1016.4(e), and to a consumer before the financial institution discloses any nonpublic personal information about the consumer to any nonaffiliated third party, if the financial institution makes such a disclosure other than as authorized by §§ 1016.14 and 1016.15. In addition, the financial institution must deliver the initial privacy notice in accordance with § 1016.9.

PRIVACY 1016.5

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.5(a), requires a financial institution to provide a clear and conspicuous notice to customers, except as permitted by § 1016.9(e), that accurately reflects the financial institution's privacy policies and practices not less than annually during the continuation of the customer relationship, and to deliver the notice in accordance with § 1016.9.

PRIVACY 1016.6

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.6, requires a financial institution that provides the initial, annual, and revised privacy notices under §§ 1016.4, 1016.5, and 1016.8, to include the information outlined under § 1016.6(a)(1) through (a)(9). In addition, the institution must meet the requirements of § 1016.6(b) through (e) regarding nonaffiliated third parties, categories of nonpublic personal information, the short-form initial notice with opt-out notice for non-customers, and future disclosures.

Violation Code	Description

PRIVACY 1016.7

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.7, requires a financial institution that provides an opt out notice under § 1016.10(a) to provide a clear and conspicuous notice to each of the financial institution's consumers that accurately explains the right to opt out. The notice must state that the financial institution discloses or reserves the right to disclose nonpublic personal information about the consumer to a nonaffiliated third party; that the consumer has the right to opt out; and a reasonable means by which the consumer may exercise the opt out right. In addition, the financial institution must provide an initial notice if it provides the opt out notice later than required in accordance with § 1016.4; an opt out notice explaining how the financial institution will treat an opt out direction by a joint consumer, if it chooses to issue such notices; allow consumers to exercise the right to opt out at any time; and deliver the opt out notice in accordance with § 1016.7(c), (d), (h), and (j). This violation code presumes that the notice and opt-out exceptions set out at § 1016.14 and § 1016.15 do not apply.

PRIVACY 1016.8

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.8, prohibits a financial institution from disclosing directly, or through an affiliate, any nonpublic personal information about a consumer to a nonaffiliated party other than as described in the initial notice that the financial institution provided to that consumer under § 1016.4, unless the following requirements are met: the financial institution provided a clear and conspicuous revised notice that accurately described its policies and practices; the financial institution provided to the consumer a new opt out notice; the financial institution has given the consumer a reasonable opportunity before information is disclosed to the nonaffiliated third party to opt out of the disclosure; and the consumer does not opt out. In addition, the institution must deliver a revised privacy notice in accordance with § 1016.9.

PRIVACY 1016.10(a)(1)

The Gramm-Leach-Bliley Act, Title V, Privacy, (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.10(a)(1), prohibits a financial institution from disclosing directly, or through an affiliate, any nonpublic personal information about a consumer to a nonaffiliated third party unless the following requirements are met: the financial institution provides to the consumer an initial notice as required by § 1016.4 and an opt out notice as required by § 1016.7; the financial institution gives the consumer a reasonable opportunity before disclosing the information to the nonaffiliated third party to opt out of the disclosure; and the consumer does not opt out.

PRIVACY 1016.11

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.11, requires the financial institution that received nonpublic personal information from a nonaffiliated financial institution under an exception in §§ 1016.14 or 1016.15, to limit the disclosure and use of that information in accordance with § 1016.11(a)(1)(i) through (iii). The disclosure and use of nonpublic personal information received from a nonaffiliated financial institution outside an exception in §§ 1016.14 or 1016.15 must be in accordance with § 1016.11(b)(1)(i) through (iii). If the financial institution discloses nonpublic personal information to a nonaffiliated third party under or outside of an exception, the third party may disclose and use that information only as prescribed by § 1016.11(c) and (d), respectively.

Violation Code	Description

PRIVACY 1016.12(a)

The Gramm-Leach-Bliley Act, Title V, Privacy (15 U.S.C. § 6801 et seq.), as implemented by Regulation P, 12 C.F.R. § 1016.12(a), prohibits a financial institution, except as permitted in § 1016.12(b), 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, share 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.

Prohibition Against Use of Interstate Branches Primarily for Deposit Production

IBBEA 369(No Subsection)

Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 (12 U.S.C. § 1835a), as implemented by part 369 of the FDIC Rules and Regulations, 12 C.F.R. part 369, prohibits a bank from using any authority to engage in interstate branching pursuant to the Interstate Act, or any amendment made by the Interstate Act to any other provision of law, primarily for the purpose of deposit production.

Protecting Tenants at Foreclosure Act

PTFA 702(a)(1)

Section 702(a)(1) of the Protecting Tenants at Foreclosure Act of 2009 (12 U.S.C. § 5520 note), requires a financial institution to send a notice to vacate to any bona fide tenant at least 90 days before the effective date of such notice in the case of any foreclosure on a federally-related mortgage loan or on any dwelling or residential real property. The Act originally expired at the end of 2014, but was restored effective June 23, 2018.

PTFA 702(a)(2)

Section 702(a)(2) of the Protecting Tenants at Foreclosure Act of 2009 (12 U.S.C. § 5520 note), requires a financial institution to honor the existing lease for renters until the end of the lease term in the case of any foreclosure on a federally-related mortgage loan or on any dwelling or residential real property under any bona fide 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 § 702(a)(1). The Act originally expired at the end of 2014, but was restored effective June 23, 2018.

Real Estate Settlement Procedures Act/Regulation X – Subpart B – Mortgage Settlement and Escrow Accounts

RESPA-B 1024.6

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.6, requires the lender to provide a copy of the special information booklet for applicable loans to at least one of the applicants, as set forth in, and subject to the exceptions outlined under, §

Violation Code	Description

1024.6(a)(1) through (a)(3). Unless specifically permitted in § 1024.6(b) through (d), no changes can be made to the special information booklet.

RESPA-B 1024.7(a)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.7(a), requires a lender to provide the applicant with a good faith estimate in accordance with the requirements of § 1024.7(a)(1) through (a)(5), except as otherwise provided in § 1024.7(a), (b), or (h).

A violation of § 1024.7(a) also constitutes a violation of § 5 of RESPA (12 U.S.C. § 2604).

RESPA-B 1024.7(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.7(c), requires the estimate of the charges and terms for all settlement services, unless specifically excepted under § 1024.7(c), to be available for at least 10 business days from when the good faith estimate is provided.

A violation of § 1024.7(c) also constitutes a violation of § 5 of RESPA (12 U.S.C. § 2604).

RESPA-B 1024.7(d)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.7(d), requires the loan originator to prepare the good faith estimate in accordance with the requirements of § 1024.7 and the instructions set forth in Appendix C.

A violation of § 1024.7(d) also constitutes a violation of § 5 of RESPA (12 U.S.C. § 2604).

RESPA-B 1024.7(e)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.7(e), requires that, except as provided in § 1024.7(f), the charges at settlement be in accordance with the tolerance limits outlined under § 1024.7(e)(1) through (e)(3).

A violation of § 1024.7(e) also constitutes a violation of § 5 of RESPA (12 U.S.C. § 2604). However, as specified in § 1024.7(i), any charges at settlement that exceed the charges listed on the good faith estimate by more than the permitted tolerances under § 1024.7(e) constitute a tolerance violation, which can be cured by the loan originator by reimbursing to the borrower, at settlement or within 30 calendar days after settlement, the amount by which the tolerance was exceeded.

RESPA-B 1024.7(f)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.7(f), requires a loan originator to be bound to the settlement charges and terms listed on the good faith estimate, within the tolerances provided in § 1024.7(e), unless a revised good faith estimate is provided prior to settlement, or the good faith estimate becomes invalid pursuant to any of the circumstances set forth in § 1024.7(f)(1) through (f)(6). The loan originator must document and retain the reason for providing the revised good faith estimate for no less than 3 years after settlement.

Violation Code	Description

RESPA-B 1024.8(a)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.8(a), requires the settlement agent to use the HUD-1 or HUD-1A, as appropriate, for every RESPA-covered transaction, unless its use is specifically exempted under § 1024.8(a).

A violation of § 1024.8(a) also constitutes a violation of § 4 of RESPA (12 U.S.C. § 2603).

RESPA-B 1024.8(b)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.8(b), requires the settlement agent to complete the HUD-1 or HUD-1A, in accordance with the instructions set forth in Appendix A. The loan originator must transmit all information necessary to complete the HUD-1 or HUD-1A to the settlement agent. The settlement agent shall state the actual charges paid by the borrower and seller, as applicable, under § 1024.8(b)(1), or use the average charge for a settlement service under § 1024.8(b)(2).

A violation of § 1024.8(b) also constitutes a violation of § 4 of RESPA (12 U.S.C. § 2603). However, as specified in § 1024.8(c), an inadvertent or technical error in completing the HUD-1 or HUD-1A would not be deemed a violation of § 4 of RESPA if a revised form, as appropriate, is provided in accordance with the requirements of § 1024.8 within 30 calendar days after settlement.

RESPA-B 1024.9

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.9, requires that if the HUD-1 or HUD-1A is reproduced, changes and insertions specified under § 1024.9(a) and (b) must be made in accordance with the requirements of those subsections. Section 1024.9(c) allows other deviations for the HUD-1 or HUD-1A if receipt of written approval is obtained from the Consumer Financial Protection Bureau.

RESPA-B 1024.10

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.10, requires the settlement agent to provide the HUD-1 or HUD-1A, in accordance with the requirements outlined in § 1024.10(a) through (c), unless the exemption under (d) applies. The lender must retain the completed HUD-1 or HUD-1A and related documents in accordance with the recordkeeping requirements of § 1024.10(e).

RESPA-B 1024.12

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.12, prohibits the imposition of a fee for the preparation and distribution of the HUD-1 or HUD-1A settlement statement, escrow account statements required by § 10 of RESPA (12 U.S.C. § 2609), or statements required by the Truth in Lending Act (15 U.S.C. § 1601 et seq.).

RESPA-B 1024.14

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.14, prohibits the splitting of charges, and providing or accepting of any kickbacks, referral

Violation Code	Description

fees, or other things of value, as outlined in § 1024.14(b) through (d), unless allowed under § 1024.14(g). All documents provided pursuant to § 1024.14 must be retained for five years from the date of execution.

A violation of § 1024.14 also constitutes a violation of § 8 of RESPA (12 U.S.C. § 2607).

RESPA-B 1024.15

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.15, requires an affiliated business arrangement to satisfy the conditions outlined in § 1024.15(b). All documents provided pursuant to § 1024.15 must be retained for five years after the date of execution.

A violation of § 1024.15 also constitutes violations of § 8 of RESPA (12 U.S.C. § 2607) and of 12 C.F.R. § 1024.14.

RESPA-B 1024.17(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(c), requires that a servicer meet the requirements for escrow accounts, as applicable, in accordance with the requirements under § 1024.17(c)(1) through (c)(9).

RESPA-B 1024.17(e)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(e), requires a new servicer to provide the borrower with an initial escrow account statement within 60 days of the date of servicing transfer if either the monthly payment amount or the accounting method used is changed. The new servicer must comply with the requirements set forth in § 1024.17(e)(1) and (e)(2).

RESPA-B 1024.17(f)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(f), requires the servicer to conduct an escrow account analysis to determine whether a surplus, shortage, or deficiency exists as provided under § 1024.17(f)(1). Depending on the outcome, the servicer shall meet the timing and other requirements for surpluses, shortages, and deficiencies outlined in § 1024.17(f)(2) through (f)(4) and provide the required notice of shortage or deficiency as required under § 1024.17(f)(5).

RESPA-B 1024.17(g)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(g), requires the servicer to provide an initial escrow account statement to the borrower at settlement or within 45 calendar days of settlement. The initial escrow account statement must include the required information, as outlined in § 1024.17(g)(1), and if applicable, within the timeframe outlined in § 1024.17(g)(2).

Violation Code	Description

RESPA-B 1024.17(h)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(h), requires, under (h)(1), that the format and completion of the initial escrow account statement be as set forth in Public Guidance Documents entitled "Initial Escrow Account Disclosure Statement – Format" and "Initial Escrow Account Disclosure Statement – Example" and, in accordance with the requirements of (h)(3), that the payees on initial escrow account statements be sufficiently identified.

RESPA-B 1024.17(i)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(i), requires the servicer to submit an annual escrow account statement to the borrower, in accordance with the form, timing, and content requirements of this section unless the exception in § 1024.17(i)(2) applies. A servicer is required to follow the short year statement requirements under § 1024.17(i)(4), as applicable.

RESPA-B 1024.17(k)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(k), requires the servicer to pay disbursements for property taxes and hazard insurance in a timely manner in accordance with the requirements of (k)(1) through (k)(5).

RESPA-B 1024.17(l)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.17(l), requires the servicer to follow the specified requirements for noting discretionary payments made as part of a monthly mortgage payment on initial and annual escrow account statements.

RESPA-B 1024.20

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.20, requires a lender, mortgage broker, or dealer that receives an application, or information sufficient to complete an application, to provide the loan applicant with a clear and conspicuous written list of homeownership counseling organizations that provide relevant counseling services in the loan applicant's location and to follow the timing and delivery requirements of § 1024.20(a), unless an exemption applies under § 1024.20(c). For a federally related mortgage loan that is a home equity line of credit subject to Regulation Z, 12 C.F.R. § 1026.40, a lender or mortgage broker may comply with the requirements in either § 1024.20(a) or 12 C.F.R. § 1026.40(b).

Real Estate Settlement Procedures Act/Regulation X – Subpart C – Mortgage Servicing

RESPA-C 1024.32(a)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.32(a), requires the mortgage servicing disclosures to be made clearly and conspicuously, in writing, and in a form that a recipient may keep. If the optional notice with acknowledgement form is provided to a successor in interest, the notice must be provided in accordance with the requirements of § 1024.32(c).

Violation Code	Description

RESPA-C 1024.33(a)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.33(a), requires that for reverse mortgage transactions, a lender, mortgage broker, or dealer, as applicable, must provide a servicing disclosure statement that states whether the servicing of the mortgage loan may be assigned, sold, or transferred to another person at any time. The disclosure must be provided within three days, excluding legal public holidays, Saturdays, and Sundays.

RESPA-C 1024.33(b)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.33(b), requires each transferor servicer and transferee servicer to provide to the borrower a notice of transfer for any assignment, sale, or transfer of the servicing of the mortgage loan, unless specifically excluded in § 1024.33(b)(2). The notice must adhere to the timing requirements outlined in § 1024.33(b)(3) and the content requirements outlined in § 1024.33(b)(4).

RESPA-C 1024.33(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.33(c), requires that during the 60-day period beginning on the effective date of transfer, a payment may not be treated as late for any purpose if the former servicer, rather than the new servicer, receives payment on or before the applicable due date (including any grace period allowed under the mortgage loan instrument). If payment is received incorrectly by the former servicer, the former transferor servicer must promptly adhere to the requirements outlined in §1024.33(c)(2)(i) or (c)(2)(ii).

RESPA-C 1024.34(b)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.34(b), requires a servicer to return to the borrower any amounts within the servicer's control that remain in an escrow account within 20 days (excluding legal public holidays, Saturdays, and Sundays) of a borrower's payment of a mortgage loan in full. The servicer may credit funds to a new escrow account if the requirements outlined in § 1024.34(b)(2) are met.

RESPA-C 1024.35(a)-(d)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.35(a) through (d), requires a servicer to comply with the error resolution procedures in § 1024.35 when any written notice from the borrower is received that asserts an error, as outlined in § 1024.35(b), and that includes the name of the borrower, information that enables the servicer to identify the borrower's mortgage loan account, and the error the borrower believes has occurred. The servicer must provide contact information for borrowers to assert errors in accordance with the requirements under § 1024.35(c), and must provide to the borrower a written response acknowledging receipt of the notice of error, within five days (excluding legal public holidays, Saturdays, and Sundays), after receiving the error notice as required under § 1024.35(d).

Violation Code	Description

RESPA-C 1024.35(e)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.35(e), requires a servicer to investigate and respond to a notice of error as outlined in § 1025.35(e), except as provided in § 1024.35(f) and (g).

RESPA-C 1024.35(g)(2)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.35(g)(2), requires a servicer to notify the borrower in writing within 5 days (excluding legal public holidays, Saturdays, and Sundays) after the servicer reasonably determines that the notice of error is duplicative, overbroad, or untimely as provided in § 1024.35(g)(1). The notice must indicate the basis upon which the servicer has made such determination.

RESPA-C 1024.35(h)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.35(h), prohibits a servicer from charging a fee or requiring a borrower to make any payment that may be owed on a borrower's account, as a condition of responding to a notice of error.

RESPA-C 1024.35(i)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.35(i), prohibits a servicer from furnishing adverse information to any consumer reporting agency regarding any payment that is the subject of the notice of error for 60 days after receipt of a notice of error.

RESPA-C 1024.36(a)-(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.36(a) through (c), requires a servicer to comply with the request for information procedures in § 1024.36 when any written request for information from the borrower is received that includes the name of the borrower, information that enables the servicer to identify the borrower's mortgage loan account, and states the information the borrower is requesting. The servicer must adhere to the contact information requirements outlined in § 1024.36(b) for borrowers to use to request information and must provide to the borrower a written response acknowledging receipt of the request, within five days (excluding legal public holidays, Saturdays, and Sundays), after receiving the request for information as required under § 1024.36(c).

RESPA-C 1024.36(d)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.36(d), requires a servicer to investigate and respond to an information request as outlined in § 1025.36(d)(1) through (d)(3), except as provided in § 1024.36(e) and (f).

RESPA-C 1024.36(f)(2)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.36(f)(2), requires a servicer to notify the borrower in writing within 5 days (excluding legal

Violation Code	Description

public holidays, Saturdays, and Sundays) after the servicer reasonably determines that the request is duplicative, confidential, proprietary or privileged, irrelevant, overbroad, or untimely. The notice must indicate the basis under § 1026.36(f)(1) upon which the servicer has made such determination.

RESPA-C 1024.36(g)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.36(g), prohibits a servicer from charging a fee or requiring a borrower to make any payment that may be owed, as a condition of responding to an information request, unless permitted in § 1024.36(g)(2).

RESPA-C 1024.36(i)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.36(i), requires a servicer to treat the potential successors in interest as a borrower for the purposes of the requirements of § 1024.36(c) through (g) and to adhere to the written request requirements as outlined in § 1024.36(i).

RESPA-C 1024.37(b)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(b), prohibits a servicer from assessing a premium charge or fee related to force-placed insurance on a borrower, unless the servicer has a reasonable basis to believe that the borrower has failed to comply with the mortgage loan contract's requirement to maintain hazard insurance.

RESPA-C 1024.37(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(c), prohibits the servicer from assessing the borrower any premium charge or fee related to force-placed insurance until the delivery requirements outlined in § 1024.37(c)(1) have been met. The first written force-placed insurance notice required by § 1024.37(c)(1)(i) must contain the information outlined in § 1024.37(c)(2). The information in § 1024.37(c)(2)(iv), (vi), and (ix)(A) and (ix)(B) must be in bold text, except that the information about the physical address of the borrower's property may be set in regular text. The servicer is prohibited from including any information other than the information required by § 1024.37(c)(2) and the mortgage loan account number.

RESPA-C 1024.37(d)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(d), requires a servicer to deliver or place in the mail a written reminder notice at least 15 days before a premium charge or fee related to force-placed insurance. A servicer may not deliver or place in the mail the reminder notice until at least 30 days after providing the first written notice required by § 1024.37(c)(1)(i). If certain information is not received by the servicer after delivering the written reminder notice required by § 1024.37(c)(1)(i), the servicer must provide a notice containing the information outlined in § 1024.37(d)(2)(i) or (d)(2)(ii), as applicable. The information in § 1024.37(d)(2)(i)(B) and (d)(2)(i)(D), must be in bold text and the information in § 1024.37(d)(2)(i)(C) must be as outlined in § 1024.37(c)(3). The servicer is prohibited from including any information other than the information required by § 1024.37(d)(2)(i) or (d)(2)(ii), and the mortgage loan account number.

Violation Code	Description

RESPA-C 1024.37(e)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(e), prohibits the servicer from assessing the borrower any premium charge or fee related to renewing or replacing force-placed insurance, until the written notice requirements outlined in § 1024.37(e) have been met. The written renewal notice required by § 1024.37(e)(1)(i) must contain the information outlined in § 1024.37(e)(2). The information in § 1024.37(e)(2)(iv), (vi)(B), and (vii)(A) through (C) must be in bold text, except that the information about the physical address of the borrower's property may be set in regular text. The servicer is prohibited from including any information in the written notice, other than the information required by § 1024.37(e)(2) and the mortgage loan account number. The servicer must provide the written renewal notice before each anniversary of purchasing force-placed insurance on a borrower's property.

RESPA-C 1024.37(f)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(f), requires a servicer to use a class of mail not less than first-class mail, if the notices required by § 1024.37(c)(1)(i), (c)(1)(ii), or (e)(1) are mailed.

RESPA-C 1024.37(g)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(g), requires a servicer to adhere to the cancellation requirements outlined in § 1024.37(g), within 15 days of receiving evidence that the borrower has had in place hazard insurance coverage that complies with the loan contract's requirements to maintain hazard insurance.

RESPA-C 1024.37(h)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.37(h), requires that all charges related to force-placed insurance assessed to a borrower, by or through the servicer, must be bona fide and reasonable, except for charges subject to State regulation and charges authorized by the Flood Disaster Protection Act of 1973.

RESPA-C 1024.38(a)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.38(a), requires a servicer to maintain policies and procedures that are reasonably designed to achieve the objectives set forth in § 1024.38(b).

RESPA-C 1024.38(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.38(c), requires a servicer to retain records that document actions taken with respect to a borrower's mortgage loan account until one year after the date a mortgage loan is discharged or servicing of a mortgage loan is transferred. For each mortgage loan serviced, the servicer must maintain the documents and data outlined in § 1024.38(c)(2)(i) through (c)(2)(v), in a manner that facilitates compiling such documents and data into a servicing file within five days.

Violation Code	Description

RESPA-C 1024.39(a)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.39(a), requires a servicer to establish or make good faith efforts to establish live contact with a delinquent borrower no later than the 36th day of a borrower's delinquency and again no later than 36 days after each payment due date so long as the borrower remains delinquent, unless exempt by § 1024.39(c) or (d). Promptly after establishing live contact with a borrower, the servicer must inform the borrower about the availability of loss mitigation options, if appropriate.

RESPA-C 1024.39(b)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.39(b), requires the servicer to provide to a delinquent borrower written notices in accordance with the timing requirements of § 1024.29(b)(1) and the content requirements of § 1024.29(b)(2), unless exempt by § 1024.39(c) or (d).

RESPA-C 1024.39(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.39(c), requires the servicer to comply with modified early intervention written notice requirements when the conditions of § 1024.39(c)(1)(ii) are not met and any borrower on the mortgage loan is a debtor in bankruptcy. The modified early intervention written notice must comply with the content and timing requirements in § 1024.39(c)(1)(iii). A previously exempt servicer must resume compliance with § 1024.39(a) and (b) after the next payment due date that follows the earliest of the events outlined in § 1024.39(c)(2)(i), unless exempt by § 1024.39(c)(2)(ii).

RESPA-C 1024.39(d)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.39(d), requires a servicer to comply with the modified early intervention written notice requirements outlined in § 1024.39(d), if the servicer is a debt collector under the Fair Debt Collections Practices Act (FDCPA) and the borrower has invoked FDCPA cease communication protections.

RESPA-C 1024.40

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.40, requires a servicer to maintain policies and procedures that facilitate continuity of contact between the borrower and servicer and are reasonably designed to achieve the objectives set forth in § 1024.40(a). The servicer must maintain policies and procedures reasonably designed to ensure that servicer personnel assigned to a delinquent borrower perform the functions outlined in § 1024.40(b).

RESPA-C 1024.41(b)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(b), requires a servicer to exercise reasonable diligence in obtaining documents and information to complete a loss mitigation application and adhere to the review and determination of protection requirements outlined in § 1024.41(b)(2) and (b)(3).

Violation Code	Description

RESPA-C 1024.41(c)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(c), requires a servicer to evaluate complete loss mitigation applications in accordance with the requirements of § 1024.41(c)(1), and to evaluate incomplete loss mitigation applications in accordance with the requirements of § 1024.41(c)(2). Within 5 days (excluding legal public holidays, Saturdays, and Sundays) of receiving a borrower's complete loss mitigation application, the servicer must provide written notice to the borrower containing the information outlined in § 1024.41(c)(3)(i), unless exempt by § 1024.41(c)(3)(ii). For information that is not in the borrower's control, the servicer must adhere to the requirements in § 1024.41(c)(4).

RESPA-C 1024.41(d)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(d), requires that if the servicer denies a complete loss mitigation application for any trial or permanent loan modification option, the notice provided to the borrower pursuant to § 1024.41(c)(1)(ii) must also state the servicer's specific reason(s) for denying each trial or permanent loan modification option, and, if applicable, that the borrower was not evaluated on other criteria.

RESPA-C 1024.41(e)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(e), requires a servicer offering a loss mitigation option to provide the borrower the prescribed time to accept or reject the option, as outlined in § 1024.41(e).

RESPA-C 1024.41(f)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(f), prohibits a servicer (including a small servicer) from making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process unless the requirements of § 1024.41(f)(1) are met. If a borrower submits a complete loss mitigation application during the pre-foreclosure review period, the servicer must not make the first notice or filing required by applicable law, unless the servicer satisfies the requirements of § 1024.41(f)(2).

RESPA-C 1024.41(g)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(g), prohibits a servicer from moving for foreclosure judgement or order of sale, or conducting a foreclosure sale, if a borrower submits a complete loss mitigation application within the prescribed timeframe, unless one of the actions in § 1024.41(g) has occurred.

RESPA-C 1024.41(h)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(h), requires that a servicer permit a borrower to appeal the denial of a loss mitigation application (trial or permanent), if the complete loss mitigation application was received during the prescribed timeframe. The servicer must abide by the required deadline in § 1024.41(h)(2), the independent evaluation requirements in § 1024.41(h)(3), and the appeal determination notification requirements outlined in § 1024.41(h)(4).

Violation Code	Description

RESPA-C 1024.41(j)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(j), prohibits a small servicer from moving for foreclosure judgement or order of sale, or conducting a foreclosure sale under § 1024.41(f)(1), if a borrower is performing pursuant to the terms of an agreement on a loss mitigation option.

RESPA-C 1024.41(k)

The Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), as implemented by Regulation X, 12 C.F.R. § 1024.41(k), requires that if the servicing of a mortgage loan is transferred when a loss mitigation application is pending, the transferee servicer must comply with the loss mitigation procedures under § 1024.41 based on the date the transferor servicer received the loss mitigation application, and must follow the timing requirements, notice requirements, and procedures outlined in § 1024.41(k).

Resolution and Receivership Rules – Sweep Account Disclosures

SWEEP-REPO 360.8(e)

The Federal Deposit Insurance Act (12 U.S.C. § 1821(d) and (e)), as implemented by the Resolutions and Receivership rules, 12 C.F.R. § 360.8(e), requires a financial institution to prominently disclose in writing to sweep account customers (at least annually) whether their swept funds are deposits within the meaning of 12 U.S.C. § 1813(l). If the funds are not deposits, the institution must further disclose the status such funds would have if the institution failed. The disclosure requirements imposed under this provision do not apply under certain listed exceptions.

Right To Financial Privacy Act

RTFPA 1103(a)-(b)

Section 1103(a) and (b) of the Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.), prohibits a financial institution from providing to any Government authority access to or copies of, or the information contained in, the financial records of any customer, except in accordance with the provisions of the Act, and from releasing the financial records of a customer until the Government authority seeking such records certifies in writing to the financial institution that it has complied with the applicable provisions of the Act.

RTFPA 1104(No Subsection)

Section 1104 of the Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.), prohibits a financial institution from requiring a customer's authorization of disclosure of his or her financial records to the Government as a condition of doing business with the financial institution. In addition, the financial institution must keep a record of all instances in which a customer's financial records were disclosed to the Government authority, and upon a customer's request, the financial institution must give the customer a copy of the record kept for such instances, as prescribed by § 1104(c).

Violation Code	Description

RTFPA 1111(No Subsection)

Section 1111 of the Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.), requires a financial institution, upon request by a Government authority, to assemble the records requested upon receipt of a request for financial records by a Government authority under §§ 1105 and 1107, and to prepare to deliver the records to the Government authority upon receipt of the certificate pursuant to § 1103(b).

RTFPA 1113(h)(6)

Section 1113(h)(6) of the Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.), requires a financial institution to keep a notation of each disclosure of a customer's financial records to a Government authority in connection with the Government authority's consideration or administration of assistance to the customer in the form of a Government loan, loan guaranty, or loan insurance program. In addition, the financial institution must permit the customer to inspect this information upon request.

Secure and Fair Enforcement for Mortgage Licensing Act

SAFE-ACT 1007.103(a)

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. § 5101 et seq.), as implemented by Regulation G, 12 C.F.R. § 1007.103(a), requires each bank employee who acts as a mortgage loan originator to register with the Nationwide Mortgage Licensing System and Registry (Registry), obtain a unique identifier, and maintain registration in accordance with the requirements of this part. A bank that employs one or more individuals who act as a residential mortgage originator is required to have each such employee comply with the registration requirements of this part. The bank must 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. Further, a bank employee who previously registered, according to the requirements set forth in § 1007.103(a), before the employee becomes subject to this part at the current bank, is required to meet the conditions in § 1007.103(a)(4)(A) through (D) are met.

The conditions outlined in § 1007.103(a)(4)(i)(A), (a)(i)(C), and (a)(i)(D) must be met when registered or licensed mortgage loan originators become bank employees as a result of an acquisition, consolidation, merger, or reorganization. These requirements must be met within 60 days from the effective date of the acquisition, merger, or reorganization.

SAFE-ACT 1007.103(b)

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. § 5101 et seq.), as implemented by Regulation G, 12 C.F.R. § 1007.103(b), requires mortgage loan originators who are registered with the Nationwide Mortgage Licensing System and Registry to maintain their registration in accordance with the requirements of § 1007.103(b)(1) through (b)(3).

SAFE-ACT 1007.103(d)

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. § 5101 et seq.), as implemented by Regulation G, 12 C.F.R. § 1007.103(d), requires a bank to require each employee who is a mortgage loan originator to submit to the Nationwide Mortgage Licensing System and Registry the registration information under § 1007.103 (d)(1)(i) through (d)(1)(ix). Alternatively, the bank may

Violation Code	Description

delegate an employee to submit the information on the covered employee's behalf provided this individual does not act as a mortgage loan originator. Further, this section requires a bank employee registering, renewing, or updating his or her registration as a mortgage loan originator to provide the appropriate authorizations and attestation of the registration.

SAFE-ACT 1007.103(e)

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. § 5101 et seq.), as implemented by Regulation G, 12 C.F.R. § 1007.103(e), requires a bank to submit to the Nationwide Mortgage Licensing System and Registry, the information concerning the covered financial institution's record as specified in § 1007.103(e)(1)(i) through (e)(1)(iv); and the employee information under § 1007.103(e)(2).

SAFE-ACT 1007.104

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. § 5101 et seq.), as implemented by Regulation G, 12 C.F.R. § 1007.104, requires a bank that employs one or more mortgage loan originators to adopt and follow written procedures designed to assure compliance with § 1007.104. 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 a minimum, these policies and procedures must include the information specified in § 1007.104(a) through (i) of this section.

SAFE-ACT 1007.105

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. § 5101 et seq.), as implemented by Regulation G, 12 C.F.R. § 1007.105, requires a 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. Further, a registered mortgage loan originator must 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.

Servicemember's Civil Relief Act

SCRA 108(No Subsection)

Section 108 of the Servicemembers Civil Relief Act of 2003 (50 U.S.C. § 3919), prohibits a creditor from taking certain adverse actions against a servicemember due to the servicemember exercising his/her rights under the Servicemembers Civil Relief Act. Such adverse actions include, but are not limited to denying or revoking credit, changing the terms of an existing credit arrangement, or refusing to grant credit to the servicemember in substantially the amount or on substantially the terms requested.

SCRA 207(a)-(b)

Section 207(a) and (b) of the Servicemembers Civil Relief Act of 2003 (50 U.S.C. § 3937(a)-(b)), requires a creditor to reduce the interest rate on a servicemember's obligations, or of a servicemember and spouse jointly, incurred prior to entry into military service, to no more than 6 percent for the duration of the servicemember's military service, upon receipt of written notice and a copy of the servicemember's military orders or another appropriate indicator of military service. A creditor that reduces the interest rate

Violation Code	Description
	on a servicemember's obligations, or a servicemember and spouse jointly, is required to forgive interest in excess of 6 percent, and to reduce any periodic payment due from a servicemember by the amount of interest forgiven. The interest rate reduction must be applied retroactively to the date on which the servicemember is called to military service. Note that for mortgage loans, trust deeds, or other security in the nature of a mortgage, § 2203(b) of the Housing and Economic Recovery Act of 2008, extends the 6 percent interest rate cap to one year after the end of the period of military service.
SCRA 302(a)	Section 302(a) of the Servicemembers Civil Relief Act of 2003 (50 U.S.C. § 3952(a)), prohibits a creditor from rescinding or terminating contracts by a servicemember, after that servicemember enters active-duty military service, for the purchase, lease, or bailment of real or personal property (including a motor vehicle) for a breach of terms occurring before or during military service, without a court order, if the servicemember has paid a deposit or installment prior to entry into military service. A creditor is also prohibited from repossessing the property of a servicemember after the servicemember enters active-duty military service due to a breach of terms occurring before or during military service without a court order, if the servicemember has paid a deposit or installment prior to entry into military service.
SCRA 303(a)-(c)	Section 303(a) through (c) of the Servicemembers Civil Relief Act of 2003 (50 U.S.C. § 3953(a)-(c)), 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 one year thereafter, except if: (1) a court order has been granted, or (2) the sale, foreclosure or seizure of property is made pursuant to an agreement as provided in § 107 of the Servicemembers Civil Relief Act (50 U.S.C. § 3918). The prohibition only applies to obligations that 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.
SCRA 305(d);(f)	Section 305(d) and (f) of the Servicemembers Civil Relief Act of 2003 (50 U.S.C. § 3955(d) and (f)), requires that: (1) in the case of a lease, as described in § 305(b)(1) of the Servicemembers Civil Relief Act (50 U.S.C. § 3955(b)(1)), termination of the lease under § 305(a) (50 U.S.C. 3955(a)) is effective 30 days after the next due date for rent following the day that the written notice described in § 305(c) of the Servicemembers Civil Relief Act (50 U.S.C. § 3955(c)), is delivered; and (2) the creditor refund rent or lease amounts paid in advance for a period after the effective date of the lease termination. Such refund must be made within 30 days of the effective date of the termination of the lease.
SCRA 306(a)	Section 306(a) of the Servicemembers Civil Relief Act of 2003 (50 U.S.C. § 3957(a), 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 servicemembers entry into military service and is subject to the exceptions specified in § 306(b) of the Servicemembers Civil Relief Act (50 U.S.C. § 3957(b)).

Violation Code	Description

Telephone Consumer Protection Act/ Miscellaneous Rules Relating to Common Carriers

TCPA-MRCC 64.1200(a)

The Communications Act of 1934, as amended by the Telephone Consumer Protection Act (47 C.F.R. § 227) and as implemented by the Miscellaneous Rules Relating to Common Carriers 47 C.F.R. § 64.1200(a), prohibits any person or entity from: initiating any telephone call (other than a call made for emergency purposes or made with the prior express consent of the called party) using an automatic telephone dialing system or an artificial or pre-recorded voice to any emergency telephone line, telephone line of any guest room or patient room, or to any telephone number assigned to a paging service, except as provided by § 64.1200(a)(2); initiating any telephone call to any residential line using an artificial or pre-recorded voice to deliver a message without the prior express written consent of the called party unless the call meets the conditions prescribed in § 64.1200(a)(3)(i)-(v); using a telephone facsimile machine, computer, other device to send an unsolicited advertisement to a telephone facsimile machine unless the call meets the conditions prescribed in § 64.1200(a)(4)(i)-(vi); using an automatic telephone dialing system in such a way that two or more telephone lines of a multi-line business are engaged simultaneously; disconnecting an unanswered telemarketing call prior to at least 15 seconds or four (4) rings; abandoning more than three percent of all telemarketing calls that are answered live by a person and not following the abandonment-related requirements of § 64.1200(a)(7)(i)-(iv); and using any technology to dial any telephone number for the purpose of determining whether the line is a facsimile or voice line.

TCPA-MRCC 64.1200(b)

The Communications Act of 1934, as amended by the Telephone Consumer Protection Act (47 U.S.C. § 227) and as implemented by the Miscellaneous Rules Relating to Common Carriers, 47 C.F.R. § 64.1200(b), require that all artificial or pre-recorded voice telephone messages state clearly at the beginning of the message the identity of the business, individual, or other entity responsible for initiating the call; state clearly during or after the message the telephone number (other than that of the auto dialer or pre-recorded message player that placed the call) of the business, other entity, or individual subject to the conditions in § 64.1200(b)(2); and provide an automated, interactive voice- and/or key press-activated opt-out mechanism for the called person to make a do-not-call request subject to the conditions of § 64.1200(b)(3).

TCPA-MRCC 64.1200(c)

The Communications Act of 1934, as implemented by the Telephone Consumer Protection Act (47 U.S.C. § 227) and as implemented by the Miscellaneous Rules Relating to Common Carriers, 47 C.F.R. § 64.1200(c), prohibits any person or entity from initiating any telephone solicitation to: any residential telephone subscriber before 8 a.m. or after 9 p.m. (local time of the called party's location); or a residential telephone subscriber who has registered his or her telephone number on the national do-not-call registry of persons who do not wish to receive telephone solicitations that is maintained by the Federal Government, unless the person or entity meets requirements under § 64.1200(c)(2)(i)-(iii).

TCPA-MRCC 64.1200(d)

The Communications Act of 1934, as implemented by the Telephone Consumer Protection Act (47 U.S.C. § 227) and as implemented by the Miscellaneous Rules Relating to Common Carriers, 47 C.F.R. § 64.1200(d), prohibit a person or entity from initiating any call for telemarketing purposes to a residential telephone subscriber unless such person or entity has instituted procedures for maintaining a list of persons

Violation Code	Description
	who request not to receive telemarketing calls made by or on behalf of that person or entity. The procedures must meet the following minimum standards: written policy; training of personnel engaged in telemarketing; recording and disclosing do-not-call requests; identification of sellers and telemarketers; affiliated persons or entities, and the maintenance of do-not-call lists.
TCPA-MRCC 68.1604(a)	The Communications Act of 1934, as amended by the Telephone Consumer Protection Act (47 U.S.C. § 227), and as implemented by the Miscellaneous Rules Relating to Common Carriers, 47 C.F.R. § 64.1604(a), prohibits any person or entity within or outside the United States, if the recipient is within the United States, in connection with any voice service or text messaging service to knowingly cause, directly or indirectly, any caller identification service to transmit or display misleading or inaccurate caller identification information with the intent to defraud, cause harm, or wrongfully obtain anything of value.
TCPA-MRCC 68.318(d)	The Communications Act of 1934, as amended by the Telephone Consumer Protection Act (47 U.S.C. § 227), and as implemented by the Federal Communications Commission rules, 47 CFR § 68.318(d), makes it unlawful for any person within the United States to use a computer or other electronic device to send any message via telephone facsimile machine unless such message clearly contains in a margin at the top or bottom of each transmitted page 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. Other requirements as outlined in 68.318(d), must also be met if applicable.
Truth in Lending Act/Regulation Z – Subpart B – Open-End Credit	
TILA-B 1026.5(a)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.5(a), requires the creditor to make the disclosures required for open-end credit clearly and conspicuously in writing, and in a form the consumer may keep, except as provided in § 1026.5(a)(ii)(A)-(B).
TILA-B 1026.5(b)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.5(b), requires the creditor to provide the disclosures required for open-end credit within the timelines set forth in § 1026.5(b)(1) through (b)(4).
TILA-B 1026.5(c)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.5(c), requires that the open-end credit disclosures provided by the creditor reflect the terms of the legal obligation between the parties. If any information necessary for accurate disclosure is unknown to the creditor, it shall make the disclosure based on the best information reasonably available and shall state clearly that the disclosure is an estimate.

Violation Code	Description

TILA-B 1026.6(a)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.6(a), requires the creditor to provide the consumer account opening disclosures for home equity plans secured by a dwelling under § 1026.40, that disclose the items listed under § 1026.6(a), to the extent applicable.

TILA-B 1026.6(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.6(b), requires the creditor to provide the account opening disclosures in § 1026.6(b) for open-end plans other than home equity plans secured by a dwelling under § 1026.40.

TILA-B 1026.7(a)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.7(a), requires the creditor to provide the consumer a periodic statement for home equity plans secured by a dwelling under § 1026.40, that discloses the information outlined under § 1026.7(a), as applicable.

TILA-B 1026.7(a); 108(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.7(a), requires the creditor to provide the consumer a periodic statement for home equity plans secured by a dwelling under § 1026.40, that discloses the information outlined under § 1026.7(a), as applicable.

Section 108(e)(1) and (e)(2) of the Truth in Lending Act (12 U.S.C. § 1607(e)), requires the FDIC to notify creditors in cases where an annual percentage rate or finance charge was inaccurately disclosed and to make monetary adjustments to the accounts of consumers in cases where the annual percentage rate or finance charge has been understated by more than the allowed tolerances as a result of a clear and consistent pattern or practice of violations, gross negligence, or a willful violation which was intended to mislead the person to whom the credit was extended, unless an exception under this section applies.

TILA-B 1026.7(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.7(b), requires the creditor to provide the consumer with a periodic statement for open-end plans other than home equity plans secured by a dwelling under § 1026.40, that discloses the information outlined in § 1026.7(b), as applicable.

TILA-B 1026.8

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.8, requires the creditor to identify credit transactions on or with the first periodic statement that reflects the transaction, by furnishing the information in § 1026.8(a) or (b), as applicable.

Violation Code	Description

TILA-B 1026.9(a)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(a), requires the creditor to comply with the subsequent disclosure requirements for furnishing the statement of billing rights as outlined under § 1026.9(a)(1) pertaining to the annual statement.

TILA-B 1026.9(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(b), requires the creditor to comply with the disclosure requirements for supplemental credit access devices and additional features as provided in § 1026.9(b)(1) through (b)(3).

TILA-B 1026.9(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(c), requires the creditor to follow the change in terms requirements provided in § 1026.9(c)(1) and (c)(2), as applicable.

TILA-B 1026.9(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(d), requires any person, other than the card issuer, who imposes a finance charge at the time of honoring a consumer's credit card, to disclose the amount of that finance charge prior to its imposition.

TILA-B 1026.9(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(e), requires the card issuer, upon renewal of a credit or charge card, to follow the disclosure requirements provided in § 1026.9(e)(1) and (e)(2).

TILA-B 1026.9(f)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(f), requires the card issuer to comply with the disclosure requirements for changes in the credit card account insurance provider as provided in § 1026.9(f)(1) through (f)(3).

TILA-B 1026.9(g)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(g), requires the creditor to comply with the requirements for increases in rates due to delinquency or default, or as a penalty as provided in § 1026.9(g)(1) through (g)(3) for home equity plans not subject to the requirements of § 1026.40.

TILA-B 1026.9(h)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.9(h), requires the creditor to comply with the requirements pertaining to the consumer's rejection of certain significant changes in terms as provided in § 1026.9(h)(1) and (h)(2).

Violation Code	Description
TILA-B 1026.10	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.10, requires the creditor to follow the payment crediting requirements for open-end credit as provided in § 1026.10(a) through (f).
TILA-B 1026.11	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.11, requires the creditor to follow the requirements for treatment of open-end credit balances and for account termination as provided in § 1026.11(a) through (c).
TILA-B 1026.13	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.13, requires the creditor to follow the billing error resolution requirements for open-end credit as provided in § 1026.13(c) through (g).
TILA-B 1026.12	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.12, requires the creditor to follow the special credit card provisions as provided in § 1026.12(a) through (f).
TILA-B 1026.15(b)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.15(b), requires that in any transaction or occurrence subject to rescission, a creditor shall 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 identify the transaction or occurrence, and clearly and conspicuously disclose the information as provided in § 1026.15(b)(1) through (b)(5).
TILA-B 1026.15(c)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.15(c), prohibits a creditor from disbursing any money other than in escrow, performing any services, or delivering any materials until after the rescission period has expired and the creditor is reasonably satisfied that the consumer has not rescinded, unless a consumer waives the right to rescind under § 1026.15(e).
TILA-B 1026.15(d)(2)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.15(d)(2), requires that within 20 calendar days after receipt of a notice of rescission from a consumer, the creditor shall return any money or property that has been given to anyone in connection with the transaction and shall take any action necessary to reflect the termination of the security interest.

Violation Code	Description

TILA-B 1026.16(a)-(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.16(a) through (c), 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 terms are advertised as described in § 1026.16(b), additional disclosures must be made as provided in § 1026.16(b)(1) and (b)(2). Catalogs or other multiple-page advertisements and electronic advertisements shall comply with § 1026.16(c)(2), as applicable.

TILA-B 1026.16(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.16(d), requires home-equity plan advertisements to adhere to additional requirements as provided in § 1026.16(d)(1) through (d)(6).

TILA-B 1026.16(f)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.16(f), prohibits an advertisement for open-end credit from referring to an annual percentage rate as "fixed," or using a similar term, unless the advertisement also specifies a time period that the rate will be fixed and will not increase during that period, or if no such time period is provided, that the rate will not increase while the plan is open.

TILA-B 1026.16(g)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.16(g), requires additional disclosures for promotional rates and fees advertised for open-end (not home-secured) credit plans, as provided in § 1026.16(g)(3) and (4).

TILA-B 1026.16(h)(3)-(4)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.16(h)(3) and (4), requires additional disclosures for advertisements of deferred interest open-end credit plans not subject to § 1026.40.

Truth in Lending Act/Regulation Z – Subpart C – Closed-End Credit

TILA-C 1026.17(a)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.17(a), requires the creditor to make the disclosures for closed-end credit required by Subpart C, except as required by § 1026.19(e), (f), and (g), clearly, conspicuously, grouped together or segregated as required, in writing and in a form the consumer may keep. The terms "finance charge" and "annual percentage rate," when required to be disclosed under § 1026.18(d) and (e), together with a corresponding amount or percentage rate, must be more conspicuous than other disclosures, except the creditor's identity under § 1026.18(a). For private education loan disclosures, the term "annual percentage rate" and the corresponding percentage rate must be less conspicuous than the term "finance charge" and corresponding amount under § 1026.18(d), the interest rate under § 1026.47(b)(1)(i) and (c)(1), and the notice of the right to cancel under § 1026.47(c)(4).

Violation Code	Description

TILA-C 1026.17(b)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.17(b), requires the creditor to make disclosures for closed-end credit, before consummation of the transaction, except for the disclosures required by § 1026.19(e), (f), and (g) and § 1026.20(e). The timing of disclosures under § 1026.17(b) may be delayed for transactions covered under § 1026.17(g) and (h), and other special timing requirements apply for certain other transactions as specified under § 1026.17(b).

TILA-C 1026.17(c)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.17(c), requires the creditor to provide disclosures that reflect the terms of the legal obligation between the parties, and to adhere to the basis of disclosures and the use of estimates as required by § 1026.17(c)(2) through (c)(5).

TILA-C 1026.17(f)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.17(f), requires that when disclosures are given before consummation and a subsequent event makes them inaccurate, the creditor must re-disclose any changed term unless the term was based on an estimate and labeled as such, or all changed terms if the disclosed annual percentage rate varies by more than the tolerance allowed by § 1026.22(a). This re-disclosure requirement does not apply to private education loan disclosures made in compliance with § 1026.47.

TILA-C 1026.18(a)-(c)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(a) through (c), requires a creditor to disclose the information related to the creditor's identity, amount financed, and the itemization of amount financed, as applicable, for each closed-end transaction other than mortgage transactions subject to § 1026.19(e) and (f).

TILA-C 1026.18(d)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(d), requires the creditor to accurately disclose the "finance charge," using that term, for each closed-end credit transaction other than mortgage transactions subject to § 1026.19(e) and (f). The disclosure must include a brief description such as "the dollar amount the credit will cost you" and shall be treated as accurate if the amount disclosed as the finance charge satisfies § 1026.18(d)(1)(i) or (d)(1)(ii) for mortgage loans and § 1026.18(d)(2) for other credit transactions.

TILA-C 1026.18(d); 108(e)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(d), requires the creditor to accurately disclose the "finance charge," using that term, for each closed-end credit transaction other than mortgage transactions subject to § 1026.19(e) and (f). The disclosure must include a brief description such as "the dollar amount the credit will cost you" and shall be treated as accurate if the amount disclosed as the finance charge for mortgage loans satisfies § 1026.18(d)(1)(i) or (d)(1)(ii) and for other credit transactions, if it satisfies § 1026.18(d)(2).

Violation Code	Description
	Section 108(e)(1) and (e)(2) of the Truth in Lending Act (12 U.S.C. § 1607(e)), requires the FDIC to notify creditors in cases where the finance charge was inaccurately disclosed and to make monetary adjustments to the accounts of consumers in cases where the finance charge has been understated by more than the allowed tolerances as a result of a clear and consistent pattern or practice of violations, gross negligence, or a willful violation which was intended to mislead the person to whom the credit was extended, unless an exception under this section applies.
TILA-C 1026.18(e)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(e), requires the creditor to disclose the "annual percentage rate," using that term, for each applicable closed-end credit transaction other than mortgage transactions subject to § 1026.19(e) and (f). The disclosure must include a brief description such as "the cost of your credit as a yearly rate."
TILA-C 1026.18(e)-108(e)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(e), requires the creditor to disclose the "annual percentage rate," using that term, for each applicable closed-end credit transaction other than mortgage transactions subject to § 1026.19(e) and (f). The disclosure must include a brief description such as "the cost of your credit as a yearly rate." Section 108(e)(1) and (e)(2) of the Truth in Lending Act (12 U.S.C. § 1607(e)), requires the FDIC to notify creditors in cases where the annual percentage rate was inaccurately disclosed and to make monetary adjustments to the accounts of consumers in cases where the annual percentage rate has been understated by more than the allowed tolerances as a result of a clear and consistent pattern or practice of violations, gross negligence, or a willful violation which was intended to mislead the person to whom the credit was extended, unless an exception under this section applies.
TILA-C 1026.18(f)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(f), requires a creditor to disclose the information outlined in § 1026.18(f)(1) for applicable variable rate transactions, other than for mortgage transactions subject to § 1026.19(e) and (f), or as provided in § 1026.18(f)(3). The creditor must disclose the information outlined in § 1026.18(f)(2) if the annual percentage rate may increase after consummation for transactions secured by the consumer's principal dwelling that have terms greater than one year.
TILA-C 1026.18(g)-(j)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(g) through (j), requires a creditor to disclose the information related to the payment schedule, total of payments, any demand feature, and total sales price, as applicable, for each closed-end transaction other than mortgage transactions subject to § 1026.19(e) and (f).
TILA-C 1026.18(k)-(m)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(k) through (m), requires a creditor to disclose the information related to any prepayment penalty,

Violation Code	Description
	late payment charge, and security interest, as applicable, for each closed-end transaction other than mortgage transactions subject to § 1026.19(e) and (f).
TILA-C 1026.18(n)-(o)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(n) and (o), requires a creditor to disclose information related to insurance, debt cancellation, and certain security interest charges, as applicable, for each closed-end transaction other than mortgage transactions subject to § 1026.19(e) and (f). Under § 1026.18(n), creditors must disclose the items required by § 1026.4(d) in order to exclude certain insurance premiums and debt cancellation fees from the finance charge. Under § 1026.18(o), creditors must make disclosures required by § 1026.4(e) in order to exclude from the finance charge certain fees prescribed by law or certain premiums for insurance in lieu of perfecting a security interest.
TILA-C 1026.18(p)-(r)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(p) through (r), requires a creditor to disclose the information related to the contract document, assumption policy, and required deposit, as applicable, for each closed-end transaction other than mortgage transactions subject to § 1026.19(e) and (f).
TILA-C 1026.18(s)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(s), requires that for closed-end transactions secured by real property or a dwelling, the creditor must disclose specific information about the interest rate and payments, other than for transactions that are subject to § 1026.19(e) and (f). The disclosures must be in accordance with the form requirements of § 1026.18(s)(1), the interest rate requirements of § 1026.18(s)(2), the payment requirements of § 1026.18(s)(3) through (s)(5), and the special disclosure requirements of § 1026.18(s)(6).
TILA-C 1026.18(t)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.18(t), requires that for a closed-end transaction secured by real property or a dwelling, the creditor must disclose a "No-guarantee-to-refinance" statement, other than for transactions that are subject to § 1026.19(e) and (f). The statement must be in a form substantially similar to Model Clause H-4(k) in Appendix H of Content of Disclosures.
TILA-C 1026.19(a)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.19(a), requires that for reverse mortgage transactions subject to both § 1026.33 and the Real Estate Settlement Procedures Act (12 U.S.C. § 2601) secured by the consumer's dwelling, the creditor must provide the consumer with good faith estimates of the disclosures required by § 1026.18. The creditor must deliver or place the disclosures in the mail no later than the third business day after the creditor receives the consumer's written application. The creditor must adhere to the imposition of fee requirements of § 1026.19(a)(ii) and (a)(iii), the waiting period requirements of § 1026.19(a)(2), the waiver of waiting period requirements of § 1026.19(a)(3), and the notice requirements of § 1026.19(a)(4).

Violation Code	Description

TILA-C 1026.19(b);(d)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.19(b) and (d), requires that for variable-rate transactions secured by the consumer's principal dwelling with a term greater than a year, in which the annual percentage rate may increase after consummation, the creditor must provide the disclosures outlined in § 1026.19(b) at the time an application form is provided or before the consumer pays a non-refundable fee, whichever is earlier, except as provided under § 1026.19(d).

TILA-C 1026.19(e)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.19(e), requires the creditor to provide a consumer in a closed-end consumer credit transaction secured by real property or a cooperative unit, a loan estimate disclosing the information required under § 1026.37. The disclosures must adhere to the requirements of § 1026.19(e)(1), the pre-disclosure activity requirements of § 1026.19(e)(2), the good faith determination for estimates of closing cost requirements of § 1026.19(e)(3), and the provision and receipt of revised disclosure requirements of § 1026.19(e)(4).

TILA-C 1026.19(f)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.19(f), requires the creditor to provide a consumer in a closed-end consumer credit transaction secured by real property or a cooperative unit, a closing disclosure with the information required under § 1026.38. The disclosures must adhere to the provision of disclosure requirements of § 1026.19(f)(1), the subsequent change requirements of § 1026.19(f)(2), the charges disclosed requirements of § 1026.19(f)(3), the transactions involving a seller requirements of § 1026.19(f)(4), and the fee restriction requirements of § 1026.19(f)(5).

TILA-C 1026.19(g)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.19(g), requires the creditor to provide a consumer in a closed-end consumer credit transaction secured by real property or a cooperative unit, a copy of the special information booklet within the time specified, except as provided in § 1026.19(g)(1)(ii) and (g)(1)(iii). A creditor is prohibited from making changes to, deletions from, or additions to the special information booklet other than the changes specified in § 1026.19(g)(2)(i) through (g)(2)(iv).

TILA-C 1026.20(a)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.20(a), requires a creditor to treat a refinancing as a new transaction and provide new disclosures to the consumer. The new finance charge must include any unearned portion of the old finance charge that is not credited to the existing obligation.

TILA-C 1026.20(b)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.20(b), requires that for assumptions of an existing residential mortgage loan, a creditor must make

Violation Code	Description

new disclosures to the subsequent consumer, based on the remaining obligation, before the assumption occurs.

TILA-C 1026.20(c)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.20(c), requires the creditor, assignee, or servicer of a covered adjustable rate mortgage that incurred a payment change because of the adjustment of the interest rate, to provide certain disclosures, in accordance with the timing and content requirements of §1026.20(c)(2) and the formatting requirements described in § 1026.20(c)(3).

TILA-C 1026.20(d)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.20(d), requires that, in connection with the initial interest rate adjustment of a covered adjustable rate mortgage, the creditor, assignee, or servicer provide certain disclosures within the prescribed timeframes and in a separate document, in accordance with the content requirements of § 1026.20(d)(2) and the formatting requirements described in § 1026.20(d)(3).

TILA-C 1026.20(e)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.20(e), requires the creditor or servicer to disclose information in accordance with the content requirements of § 1026.20(e)(2), the formatting requirements described in § 1026.20(e)(4), and the timing requirements of § 1026.20(e)(5), for a covered closed-end consumer credit transaction secured by a first lien on real property or a dwelling, other than a reverse mortgage under § 1026.33, for which an escrow account was established and will be cancelled.

TILA-C 1026.21

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.21, requires a creditor to take the actions outlined in § 1026.21(a), (b), and (c), when a credit balance in excess of $1 is created in connection with a transaction.

TILA-C 1026.23(b)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.23(b), requires the creditor to deliver two copies of the notice of the right to rescind a credit transaction in which a security interest is or will be retained or acquired in a consumer's principal dwelling to each consumer whose ownership interest is or will be subject to the security interest, except for transactions described in § 1026.23(f). The notice must follow the content and format requirements of § 1026.23(b).

TILA-C 1026.23(c)-(e)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.23(c) through (e), requires that a creditor: delay performance of the credit transaction in accordance with the requirements of § 1026.23(c); adhere to the effects of rescission under § 1026.23(d); and permit a consumer's waiver of the right to rescind in the format outlined under § 1026.23(e).

Violation Code	Description

TILA-C 1026.24(a)-(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(a) and (b), requires that if an advertisement states specific credit terms, it shall clearly and conspicuously state only those terms that actually are or will be arranged or offered by the creditor.

TILA-C 1026.24(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(c), requires that if an advertisement states a rate of finance charge, the rate must be stated as an "annual percentage rate" using that term, and if the rate will increase after consummation, the advertisement must state that fact. The advertisement cannot state any other rate together with the annual percentage rate (or APR), except as permitted by § 1026.24(c).

TILA-C 1026.24(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(d), requires that when the "triggering terms" listed in § 1026.24(d)(1) appear in an advertisement, the disclosures under § 1026.24(d)(2) must also appear, as applicable.

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 § 1026.24(d)(2), it shall be considered a single advertisement if it meets the requirements of § 1026.24(e)(1). If a catalog or other multiple-page advertisement or an electronic advertisement (such as an advertisement appearing on an Internet Web site) does not meet the requirements of § 1026.24(e)(2), the advertisement does not comply with § 1026.24(d)(2).

TILA-C 1026.24(f)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(f), requires that advertisements (other than television or radio advertisements) for credit secured by a dwelling that state a simple annual rate of interest and more than one simple annual rate of interest will apply over the term of the advertised loan, or that state the amount of any payment, must include the disclosures required under § 1026.24 (f)(2) and (f)(3), and must be made clearly and conspicuously, except that certain envelopes, banners, and pop-up advertisements are excluded as provided under § 1026.24(f)(4).

TILA-C 1026.24(g)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(g), requires that an advertisement made through television or radio stating any of the "triggering terms" that require additional disclosures under § 1026.24(d)(2), must comply with the disclosure requirements of § 1026.24(d)(2) by stating in the advertisement, clearly and conspicuously:
(1) each of the additional disclosures required under § 1026.24(d)(2); or
(2) the information required under § 1026.24(d)(2)(iii) and a toll-free telephone number or a reverse charge telephone number referencing that such number may be used by consumers to obtain additional loan cost information.

Violation Code	Description

TILA-C 1026.24(h)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(h), requires that when an advertisement for credit secured by the consumer's principal dwelling and distributed in paper form or through the Internet states that the extension of credit may exceed the fair market value of the dwelling, the advertisement shall clearly and conspicuously disclose 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) that the consumer should consult a tax adviser regarding the deductibility of interest and charges.

TILA-C 1026.24(i)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.24(i), prohibits, certain acts or practices in advertisements for credit secured by a dwelling, as further outlined under § 1026.24(i)(1) through (i)(7).

Truth in Lending Act/Regulation Z – Subpart D – Miscellaneous

TILA-D 1026.25

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.25, requires, generally, that a creditor retain evidence of compliance with the disclosures in part 1026 for two years after the date they are required to be made or action is required to be taken. These retention requirements do not apply to the advertising rules under §§ 1026.16 and 1026.24, and longer retention requirements apply to certain sections in part 1026, as provided below.

A creditor is required to retain, and provide copies (as applicable) of, records in the manner specified under § 1026.25(c) that evidence compliance with the requirements of: (1) the early disclosures under § 1026.19(e), and the closing disclosures under § 1026.19(f) for three years after the later of the date of consummation, the date disclosures are required to be made, or the date action is required to be taken, except that the disclosures under § 1026.19(f)(1)(i) or § 1026.19(f)(4)(i) must be retained for five years after consummation; (2) the loan originator compensation under § 1026.36, for three years after the date of payment; and (3) the ability-to-repay provisions under § 1026.43, for three years after the date of consummation of a covered transaction.

The administrative agencies responsible for enforcing the regulation must be permitted by the creditor to inspect the relevant records to ensure compliance with part 1026. In addition, such agencies may require creditors under their jurisdictions to retain records for a longer period, if necessary, to carry out their enforcement responsibilities under section 108 of the Act.

TILA-D 1026.26

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.26, requires that, when responding orally to a consumer's inquiry about the cost of credit, the creditor state only rates in terms of the annual percentage rate, except that, for open-end credit a periodic rate or rates may also be stated, and for closed-end credit a simple annual rate or periodic rate may also be stated if applied to an unpaid balance. Special conditions exist for open-end and closed-end transactions in which the applicable annual percentage rate cannot be determined in advance by the creditor, as provided under § 1026.26.

Violation Code	Description

TILA-D 1026.27

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.27, requires the disclosures required by part 1026, with the exception of advertisements subject to §§ 1026.16 and 1026.24, also be made available in English upon the consumer's request when those disclosures are initially made in a language other than English.

TILA-D 1026.28(a)(2)(i)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.28(a)(2)(i), requires that if a creditor gives written notice of a consumer's rights under a state law that provides for a longer period of time for reporting billing errors than that allowed under Federal law with respect to the consumer's open-end credit account, the notice must include a statement that reliance on the longer time period available for certain actions under state law may result in the loss of important rights that could be preserved by acting more promptly under Federal law. The notice must also explain when the state law provisions apply; and if applicable, where the state disclosures should appear in relation to the required Federal disclosures, as further provided under § 1026.28(a)(2)(i).

TILA-D 1026.30

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.30, requires the creditor to disclose in any consumer credit contract secured by a dwelling and subject to the Act and part 1026, the maximum interest rate that may be imposed during the term of an obligation when: (a) in the case of closed-end credit, the annual percentage rate may increase after consummation, or (b) in the case of open-end credit, the annual percentage rate may increase during the plan.

Truth in Lending Act/Regulation Z – Subpart E – Special Rules for Certain Home Mortgage Transactions

TILA-E 1026.31(b)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.31(b), requires the creditor to make disclosures for certain home mortgage transactions, as outlined in §§ 1026.31 through 1026.45, clearly and conspicuously in writing, and in a form that the consumer can keep.

TILA-E 1026.31(c)(1)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.31(c)(1), requires the creditor to provide the high-cost mortgage disclosures required by § 1026.32, at least three business days prior to consummation or account opening. Any new disclosures provided must be in accordance to the change in terms requirements of § 1026.31(c)(1)(i), and the telephone disclosure requirements of § 1026.31(c)(1)(ii), as applicable. The consumer may waive the three business day waiting period but must satisfy the requirements outlined in § 1026.31(c)(1)(iii).

TILA-E 1026.31(c)(2)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.31(c)(2), requires the creditor to provide the reverse mortgage disclosures required by § 1026.33, at

Violation Code	Description
	least three business days prior to consummation of a closed-end credit transaction, or the first transaction under an open-end credit plan.
TILA-E 1026.31(d)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.31(d), requires that disclosures for certain home mortgage transactions reflect the terms of the legal obligation between the parties. If any information for an accurate disclosure is unknown at the time the disclosure is provided, including per-diem interest, the creditor is required to provide the best information reasonably available and clearly state that the disclosure is an estimate.
TILA-E 1026.32(a)(3)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.32(a)(3), requires a creditor to determine the annual percentage rate for a closed- or open-end credit high-cost mortgage transaction in accordance with the requirements outlined in § 1026.32(a)(3)(i) through (a)(3)(iii).
TILA-E 1026.32(c)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.32(c), requires a creditor to provide the high-cost mortgage disclosures in addition to any other disclosures required by Regulation Z, in a conspicuous type size, as outlined in § 1026.32(c)(1) through (c)(5), as applicable.
TILA-E 1026.32(d)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.32(d), prohibits a creditor from using the terms outlined in § 1026.32(d)(1) through (d)(8), for any high-cost mortgage transactions, unless specifically allowed under § 1026.32(d)(1)(ii) and (d)(1)(iii), or (d)(8)(i) through (d)(8)(iii).
TILA-E 1026.33(b)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.33(b), requires a creditor to provide certain disclosures for reverse mortgage transactions in a form substantially similar to the model form found in paragraph (d) of Appendix K. The disclosure must contain the information outlined in § 1026.33(b)(1) through (b)(4).
TILA-E 1026.33(c)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.33(c), requires a creditor to provide certain disclosures for reverse mortgages related to the projected total cost of credit, in accordance with the information outlined in § 1026.33(c)(1) through (c)(6), as applicable.

Violation Code	Description

TILA-E 1026.34(a)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z 12 C.F.R. § 1026.34(a), prohibits certain acts or practices for high-cost mortgage loans, as outlined in § 1026.34(a)(1) through (a)(10).

TILA-E 1026.34(b)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.34(b), prohibits a creditor from structuring a high-cost mortgage in a form, for the purpose, and with the intent to evade the requirements of Subpart E - Special Rules for Certain Home Mortgage Transactions.

TILA-E 1026.35(b)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.35(b), requires a creditor to establish an escrow account, before consummation, when extending a first-lien higher-priced mortgage loan secured by a consumer's principal dwelling, unless an exemption in § 1026.35(b)(2) applies. The creditor may not cancel the escrow account, unless the conditions set forth in § 1026.35(b)(3)(i) and (b)(3)(ii) are satisfied.

TILA-E 1026.35(c)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.35(c), requires a creditor to obtain appraisals for a higher-priced mortgage loan prior to consummation, unless specifically exempt under § 1026.35(c)(2), following the requirements in § 1026.35(c)(3) through (c)(7).

TILA-E 1026.35(d)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.35(d), prohibits a creditor from structuring credit secured by a consumer's principal dwelling that does not meet the definition of open-end credit in § 1026.2(a)(20) as an open-end plan to evade the requirements of this section.

TILA-E 1026.36(c)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(c), requires a creditor to adhere to certain servicing practices for closed-end consumer credit transactions secured by a consumer's principal dwelling. The servicer must adhere to the payment processing requirements as outlined in § 1026.36(c)(i) through (c)(iii), not allow for the pyramiding of late fees or delinquency charges as outlined in § 1026.36(c)(2), and provide a payoff statement as outlined under § 1026.36(c)(3).

TILA-E 1026.36(d)(1)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(d)(1), prohibits a loan originator from receiving compensation, in connection with a consumer credit transaction secured by a dwelling, in an amount that is based on the terms of a transaction(s), as outlined in § 1026.36(d)(1)(i) through (d)(1)(iv).

Violation Code	Description

TILA-E 1026.36(d)(2)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(d)(2), requires, except as provided in § 1026.36(d)(2)(i)(C), that if any loan originator receives compensation directly from a consumer in a consumer credit transaction secured by a dwelling: 1) the loan originator cannot receive compensation, directly or indirectly, from any person other than the consumer in connection with the transaction; and 2) any person who knows or has reason to know of the consumer-paid compensation to the loan originator (other than the consumer) cannot pay any compensation to a loan originator, directly or indirectly, in connection with the transaction.

TILA-E 1026.36(e)(1)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(e)(1), prohibits a loan originator from directing or "steering" a consumer to consummate a consumer credit transaction secured by a dwelling based on the fact that the originator will receive greater compensation from the creditor in that transaction than in other transactions the originator could have offered to the consumer, unless the consummated transaction is in the consumer's interest.

TILA-E 1026.36(f)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(f), requires a loan originator for a consumer credit transaction secured by a dwelling, that is not a government agency or State housing finance agency, to comply with the qualification requirements as outlined in § 1026.36(f)(1) through (f)(3), as applicable.

TILA-E 1026.36(g)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(g), requires a loan originator organization to include the information in § 1026.36(g)(1)(i) and (g)(1)(ii), on all documents described in § 1026.36(g)(2). The loan originator must do so whenever each loan document is provided to a consumer or presented to a consumer for signature, as applicable.

TILA-E 1026.36(h)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(h), prohibits mandatory arbitration clauses and waivers of certain consumer rights on a contract or other agreement relating to a consumer credit transaction secured by a dwelling, as outlined in § 1026.36(h)(1) and (h)(2).

TILA-E 1026.36(i)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(i), prohibits a creditor from financing, directly or indirectly, any premiums or fees for credit insurance in connection with a consumer credit transaction secured by a dwelling. This prohibition does not apply to credit insurance for which premiums or fees are calculated and paid in full on a monthly basis.

Violation Code	Description

TILA-E 1026.36(j)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(j), requires a depository institution to establish and maintain appropriate written policies and procedures reasonably designed to ensure and monitor compliance with the requirements of § 1026.36(d) through (g).

TILA-E 1026.36(k)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.36(k), prohibits a creditor from extending credit to a first-time borrower in connection with a closed-end transaction secured by a dwelling, other than a reverse mortgage transaction subject to § 1026.33 or a transaction secured by a timeshare plan described in 11 U.S.C. § 101(53D) that may result in negative amortization, unless the creditor receives documentation that the consumer has received homeownership counseling as provided under § 1026.36(k)(1). Furthermore, § 1026.36(k)(3) prohibits a creditor from steering or directing a consumer to choose a particular counselor or counseling organization.

TILA-E 1026.37(a)-(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.37(a) through (e), requires the creditor to disclose on the Loan Estimate specified information under the headings "General Information," "Loan Terms," "Projected Payments," and "Costs at Closing" for each transaction subject to § 1026.19(e). The information required under § 1026.37(b) through (d) shall be disclosed under the specified headings and separate tables, and the creditor must include a statement that the consumer may obtain general information and tools at the Web site of the Consumer Financial Protection Bureau, and the link or uniform resource locator address to the Web site: www.consumerfinance.gov/mortgage-estimate, as required under § 1026.37(e).

TILA-E 1026.37(f)-(j)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.37(f) through (j), requires the creditor to disclose on the Loan Estimate under the master heading "Closing Cost Details," a table with the heading of "Loan Costs," disclosing the items and amounts described in § 1026.37(f)(1) through (f)(4), in accordance with the requirements of § 1026.37(f)(5) and (f)(6); a table with the heading of "Other Costs," disclosing the items and amounts described in § 1026.37(g)(1) through (g)(6), in accordance with the requirements of § 1026.37(g)(7) and (g)(8); a table with the heading of "Calculating Cash to Close," itemizing amounts as required by § 1026.37(h)(1) or (h)(2), as appropriate; and if applicable, an "Adjustable Payment (AP) Table" that meets the requirements of § 1026.37(i) and an "Adjustable Interest Rate (AIR) Table" that meets the requirements of § 1026.37(j).

TILA-E 1026.37(k)-(n)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.37(k) through (n), requires the creditor to disclose on the Loan Estimate under the master heading "Additional Information About This Loan," specific information under the headings "Contact Information," "Comparisons," and "Other Considerations." At the creditor's option, a signature table to "Confirm Receipt" of the Loan Estimate following the requirements of § 1026.37(n). These disclosures must contain the information, and be made, as set forth in § 1026.37(k) through (n), as applicable.

Violation Code	Description

TILA-E 1026.37(o)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.37(o), requires the creditor to format the Loan Estimate as outlined under § 1026.37(o)(1) through (o)(4) pertaining to (1) General requirements, (2) Headings and labels, (3) Form, and (4) Rounding, subject only to the exceptions outlined in § 1026.37(o)(5).

TILA-E 1026.38(a)-(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(a) through (d), requires the creditor to disclose on the Closing Disclosure specific information under the headings “General Information,” “Loan Terms,” “Projected Payments,” and “Costs at Closing” for each transaction subject to § 1026.19(f). These disclosures must contain the information, and be made, as set forth under § 1026.38(b) through (d).

TILA-E 1026.38(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(e), requires creditors who provided the optional alternative table pursuant to § 1026.37(h)(2) to disclose the information outlined in § 1026.38(e)(1) through (e)(6) in a separate table on the Closing Disclosure for transactions that do not involve a seller or for simultaneous subordinate financing. The creditor must label the table under the heading "Calculating Cash to Close" and state, "Use this table to see what has changed from your Loan Estimate."

TILA-E 1026.38(f)-(k)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(f) through (k), requires the creditor to disclose on the Closing Disclosure, “Loan Costs,” “Other Costs,” Closing Cost Totals,” “Calculating Cash to Close,” and “Summaries of Transactions,” as applicable, under a heading for “Closing Cost Details.” These disclosures must contain the information, and be made, as set forth under § 1026.38(f) through (k) using the specified headings and tables.

TILA-E 1026.38(l)-(n)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(l) through (n), requires the creditor to disclose on the Closing Disclosure under the master heading "Additional Information About This Loan," and under the heading "Loan Disclosures," “Assumption,” “Demand Feature,” “Late Payment,” “Negative Amortization,” “Partial Payment” Policy,” “Security Interest,” and “Escrow Account” information. These disclosures must contain the information, and be made, as set forth under § 1026.38(l)(1) through (l)(7). Additionally, if applicable, the table required by § 1026.37(i) under the heading "Adjustable Payment (AP) Table" and the table required by § 1026.37(j) under the heading “Adjustable Interest Rate (AIR) Table” shall also be disclosed.

TILA-E 1026.38(o)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(o), requires the creditor to disclose on the Closing Disclosure under the heading "Loan Calculations," the "Total of Payments," the "Finance Charge," the "Amount Financed," the "Annual Percentage Rate," using that term and the abbreviation "APR" and expressed as a percentage, and the

Violation Code	Description
	"Total Interest Percentage," using that term and the abbreviation "TIP" and expressed as a percentage. These disclosures must contain the information, including the statements after each disclosure, as set forth under § 1026.38(o).
TILA-E 1026.38(o); 108(e)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(o), requires the creditor to disclose on the Closing Disclosure under the heading "Loan Calculations," the "Total of Payments," the "Finance Charge," the "Amount Financed," the "Annual Percentage Rate," using that term and the abbreviation "APR" and expressed as a percentage, and the "Total Interest Percentage," using that term and the abbreviation "TIP" and expressed as a percentage. These disclosures must contain the information, including the statements after each disclosure, as set forth under § 1026.38(o). Section 108(e)(1) and (e)(2) of the Truth in Lending Act (12 U.S.C. § 1607(e)), requires the FDIC to notify creditors in cases where the finance charge was inaccurately disclosed and to make monetary adjustments to the accounts of consumers in cases where the finance charge has been understated by more than the allowed tolerances as a result of a clear and consistent pattern or practice of violations, gross negligence, or a willful violation which was intended to mislead the person to whom the credit was extended, unless an exception under this section applies.
TILA-E 1026.38(p)-(s)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(p) through (s), requires the creditor to disclose on the Closing Disclosure specific information under the headings “Other Disclosures,” “Questions?” and "Contact Information." At the creditor’s option, the Closing Disclosure may include a signature table to “Confirm Receipt” by the applicant(s), which shall follow the requirements of § 1026.38(s). These disclosures must contain the information, and be made, as set forth in § 1026.38(p) through (s), as applicable.
TILA-E 1026.38(t)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.38(t), requires the creditor to format the Closing Disclosure as outlined under § 1026.38(t)(1) through (t)(4) pertaining to (1) General requirements, (2) Headings and labels, (3) Form, and (4) Rounding, subject only to the exceptions outlined in § 1026.38(t)(5).
TILA-E 1026.39	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.39, requires a covered person, as defined in § 1026.39(a), to provide certain disclosures to the consumer on or before the 30th calendar day following the date of a mortgage purchase, assignment, or transfer as outlined in § 1026.39(b)(1) through (b)(5). These disclosures are not required with respect to a particular mortgage loan if one of the exceptions under § 1026.39(c) apply. The disclosure must comply with the content requirements outlined in § 1026.39(d)(1) through (d)(5).

Violation Code	Description

TILA-E 1026.40(a)-(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.40(a) and (b), requires that the home equity credit plan disclosures under § 1026.40(d) follow the form of disclosure requirements as outlined under § 1026.40(a)(1) through (a)(3) and the timing requirements outlined under § 1026.40(b). The brochure required under § 1026.40(e), must also follow the timing requirements under § 1026.40(b).

TILA-E 1026.40(d)-(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.40(d) and (e), requires the creditor to provide home equity credit plan disclosures related to the following, as applicable: (1) Retention of information, (2) Conditions for disclosed terms, (3) Security interest and risk to 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. In addition, the home-equity brochure entitled "What You Should Know About Home Equity Lines of Credit" or a suitable substitute shall be provided as required by § 1026.40(e).

TILA-E 1026.40(f)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.40(f), requires creditors to adhere to limitations on home equity credit plans pertaining to (1) Changing the annual percentage rate, (2) Terminating a plan, (3) Changing terms, and (4) Terminating reverse mortgages subject to § 1026.33.

TILA-E 1026.40(g)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.40(g), requires the creditor to refund all fees paid by the consumer to anyone in connection with a home equity credit plan application if any term required to be disclosed under § 1026.40(d) changes (other than a change due to fluctuations in the index in a variable-rate plan) before the plan is opened and, as a result, the consumer elects not to open the plan.

TILA-E 1026.40(h)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.40(h), prohibits a creditor from imposing a nonrefundable fee in connection with an application until three business days after the consumer receives the home equity credit plan disclosures and brochure required under this section.

TILA-E 1026.41(a)-(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.41(a) through (d), requires a servicer of closed-end consumer credit transactions secured by a dwelling to comply with the periodic statement requirements pertaining to (a) General requirements, (b) Timing, (c) Form, and (d) Content and layout.

Violation Code	Description

TILA-E 1026.42(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.42(c), requires that a covered person, in connection with a covered transaction, as these terms are defined in this section, not base the valuation of a consumer's principal dwelling on any of the prohibited practices outlined in § 1026.42(c)(1) and (c)(2) pertaining to (1) Coercion and (2) Mischaracterization of value.

TILA-E 1026.42(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.42(d), prohibits conflicts of interest in the preparation of a valuation or performance of valuation management functions, in connection with covered transactions as defined in this section. Subsections 1026.42(d)(2) through (d)(4) provide standards for compliance for employees and affiliates of creditors, based on asset size from the past two calendar years, and for providers of multiple settlement services.

TILA-E 1026.42(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.42(e), prohibits creditors, in connection with a covered transaction as defined in this section, from extending credit based on a valuation which the creditor knew, at or before consummation, violated § 1026.42(c) or (d), 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.

TILA-E 1026.42(f)(1)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.42(f)(1), requires that the creditor and its agents compensate a fee appraiser for performing appraisal services in covered transactions, as defined by this section, at a rate that is customary and reasonable for comparable appraisal services performed in the geographic market of the property being appraised.

TILA-E 1026.42(g)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.42(g), requires any covered person, as defined in this section, to report within a reasonable time to the appropriate state agency an appraiser that has materially failed to comply with the Uniform Standards of Professional Appraisal Practice or ethical or professional requirements for appraisers under applicable state or federal law or regulations. A material failure to comply exists if it is likely to significantly affect the value assigned to the consumer's principal dwelling.

TILA-E 1026.43(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.43(c), requires a creditor, in connection with a covered transaction as defined in this section, to make a reasonable and good faith determination, at or before consummation, that a consumer will have a reasonable ability to repay the loan, unless an exception applies under § 1026.43(d) through (f). A creditor must consider the factors set forth in § 1026.43(c)(2) through (c)(7) to make an ability to repay determination.

Violation Code	Description

TILA-E 1026.43(g)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.43(g), requires a creditor to comply with the prepayment penalty requirements outlined under § 1026.43(g)(1) through (g)(5), for covered transactions defined in this section.

TILA-E 1026.43(h)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.43(h), prohibits a creditor from structuring credit secured by a consumer's dwelling that does not meet the definition of open-end credit in § 1026.2(a)(20) as an open-end plan to evade the requirements of this section.

Truth in Lending Act/Regulation Z – Subpart F – Special Rules for Private Education Loans

TILA-F 1026.46(c)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.46(c), requires creditors to make private education loan disclosures covered by Subpart F to be made clearly and conspicuously, and in accordance with the disclosure requirements of § 1026.46(c)(2), and as applicable, with the electronic disclosure requirements of § 1026.46(c)(3).

TILA-F 1026.46(d)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.46(d), requires a creditor to disclose private education loan information for applications or solicitations under § 1026.47(a), approvals under § 1026.47(b), and acceptance under § 1026.47(c), based on the timing requirements and contingencies specified under § 1026.46(d).

TILA-F 1026.46(e)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.46(e), requires private education loan 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 must make the disclosure based on the best information reasonably available at the time the disclosure is provided, and must clearly state that the disclosure is an estimate.

TILA-F 1026.46(f)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.46(f), requires that if a transaction involves more than one creditor, only one set of private education loan disclosures will be given. The creditors must agree among themselves which creditor will comply with the requirements that this part imposes on any or all of them.

TILA-F 1026.47(a)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.47(a), requires a creditor to provide certain disclosures on or with a solicitation or an application for a

Violation Code	Description
	private education loan, except as provided for under § 1026.46(d)(1)(iii) for loans with multiple purposes. As applicable, the disclosures must contain the information outlined under § 1026.47(a)(1) through (a)(8).
TILA-F 1026.47(b)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.47(b), requires a creditor to provide certain disclosures for private education loans on or with any notice of approval provided to the consumer. The disclosure must contain information required under § 1026.18 and the information outlined under § 1026.47(b)(1) through (b)(5).
TILA-F 1026.47(c)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.47(c), requires a creditor to provide certain disclosures for private education loans after the consumer has accepted the loan in accordance with the requirements of § 1026.48(c)(1). The loan acceptance disclosures must contain the information required under § 1026.18 and the information outlined under § 1026.47(c)(1) through (c)(4).
TILA-F 1026.48(a)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z 12 C.F.R. §1026.48(a), prohibits a creditor, other than the educational institution itself, from marketing educational loans using an educational institution's identifying characteristics, including name, logo, mascot, and symbols in a way that implies that the covered educational institution endorses the creditor's loans, unless, as permitted by § 1026.48(b), the creditor and the educational institution have entered into an arrangement where the educational institution agrees to endorse the creditor's private education loans, such an arrangement is not prohibited by other applicable law or regulation, and the marketing includes a disclosure in the manner required under § 1026.48(b) that the creditor, not the educational institution, is making the loan.
TILA-F 1026.48(c)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.48(c), requires the creditor to honor a consumer's 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 § 1026.47(b). Unless specifically permitted in § 1026.48(c)(3) or (c)(4), the creditor is prohibited from changing the rate and terms of the private education loan that are required to be disclosed under § 1026.47(b) and (c) prior to the earlier of the timeframes outlined in § 1026.48(c)(2)(i) and (c)(2)(ii).
TILA-F 1026.48(d)	The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.48(d), requires the 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 § 1026.47(c). The creditor is prohibited from disbursing the funds of a private education loan until the three-business day period has expired.

Violation Code	Description

TILA-F 1026.48(e)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.48(e), requires that prior to consummating a private education loan, a creditor obtain from the consumer or the institution of higher education the private education loan self-certification form developed by the Secretary of Education, signed by the consumer, in written or electronic form.

TILA-F 1026.48(f)

The Truth in Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.48(f), requires that a creditor with a preferred lender arrangement provide to the covered educational institution the information required under § 1026.47(a)(1) through (a)(5), for each type of private education loan 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 must provide the information annually, within the timeframes outlined in this section.

Truth in Lending Act/Regulation Z – Subpart G – Special Rules Applicable to Credit Card Accounts and Open-End Credit Offered to College Students

TILA-G 1026.51(a)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.51(a), prohibits a card issuer from opening a credit card account for a consumer under an open-end (not home-secured) consumer credit plan, or increasing any credit limit applicable to such account, unless the card issuer considers the consumer's ability to repay to make the required minimum payment under the terms of the account and establishes and maintains reasonable policies and procedures to consider the consumer's ability to repay as outlined under § 1026.51(a)(1)(i) through (a)(1)(ii). A creditor must use a reasonable method for estimating the minimum periodic payments the consumer would be required to pay under the terms of the account as outlined in § 1026.51(a)(2).

TILA-G 1026.51(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.51(b), prohibits a creditor from opening a credit card account under an open-end (not home-secured) consumer credit plan for a consumer less than 21 years old, unless the consumer has submitted a written application and the card issuer has complied with § 1026.51(b)(1)(i) or (b)(1)(ii), as applicable. A creditor cannot increase the credit limit on a credit card account opened pursuant to § 1026.51(b)(1) before the consumer is 21years old unless it follows the requirements of § 1026.51(b)(2)(i) or (b)(2)(ii), as applicable.

TILA-G 1026.52(a)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.52(a), requires that the total amount of fees a consumer pays on a credit card account under an open-end (not home-secured) consumer credit plan during the first year after account opening must not exceed 25 percent of the credit limit in effect when the account is opened, except that this limitation does not apply to fees listed under § 1026.52(a)(2).

Violation Code	Description

TILA-G 1026.52(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.52(b), prohibits a card issuer from imposing a fee for violating the terms or other requirements of a credit card account under an open-end (not home-secured) consumer credit plan unless the dollar amount of the fee is consistent with § 1026.52(b)(1) through (b)(2).

TILA-G 1026.53

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.53, requires that when a consumer makes a payment in excess of the required minimum payment for a credit card account under an open-end (not home-secured) consumer credit plan, the creditor must allocate the excess payment as specified by § 1026.53(a), except as provided under § 1026.53(b).

TILA-G 1026.54

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.54, prohibits the card issuer from imposing finance charges as a result of the loss of a grace period on a credit card account under an open-end (not home-secured) consumer credit plan if those finance charges are based on: (i) balances for days in billing cycles that precede the most recent billing cycle; or (ii) any portion of a balance subject to a grace period that was repaid prior to the expiration of the grace period, except as provided for under § 1026.54(b).

TILA-G 1026.55(a)-(b)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.55(a) and (b), prohibits a card issuer from increasing an annual percentage rate or a fee, or a charge required to be disclosed under § 1026.6(b)(2)(ii), (b)(2)(iii), or (b)(2)(xii) on a credit card account under an open-end (not home-secured) consumer credit plan, except as provided in § 1026.55(b).

TILA-G 1026.55(c)(2)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.55(c)(2), prohibits a card issuer from requiring repayment of the protected balance using a method that is less beneficial to the consumer than one of the methods outlined in § 1026.55(c)(2)(i) through (c)(2)(iii).

TILA-G 1026.56(b)(1)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(b)(1), prohibits a card issuer from assessing a fee or charge on a consumer's credit card account under an open-end (not home-secured) consumer credit plan for an over-the-limit transaction unless the card issuer complies with §1026.56(b)(1)(i) through (b)(1)(v).

TILA-G 1026.56(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(c), requires a card issuer who permits a consumer to consent to the card issuer's payment of any

Violation Code	Description
	over-the-limit transaction in writing, orally, or electronically, to also permit the consumer to revoke his or her consent using the same methods available to the consumer for providing consent.
TILA-G 1026.56(d)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(d), requires the card issuer to follow the timing and placement requirements of notices as outlined in § 1026.56(d)(1) through (d)(3) regarding the (1) Initial notice, (2) Confirmation of opt-in, and (3) Notice of right of revocation.
TILA-G 1026.56(e)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(e), requires the card issuer to comply with the content requirements for the initial notice and subsequent notice as outlined in § 1026.56(e)(1) through (e)(2).
TILA-G 1026.56(f)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(f), requires that if two or more consumers are jointly liable on a credit card account under an open-end (not home-secured) consumer credit plan, the card issuer shall treat the affirmative consent of any of the joint consumers as affirmative consent for that account. Similarly, the card issuer shall treat a revocation of consent by any of the joint consumers as revocation of consent for that account.
TILA-G 1026.56(i)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(i), requires a card issuer to comply with a consumer's revocation request as soon as reasonably practicable after the card issuer receives it.
TILA-G 1026.56(j)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.56(j), prohibits a card issuer, notwithstanding a consumer's affirmative consent to a card issuer's payment of over-the-limit transactions, from imposing over-the-limit fees or charges in excess of one per cycle (unless the exception of § 1026.56(j)(1)(ii) applies) or solely because of the creditor's failure to promptly replenish the credit limit. A creditor is also prohibited from conditioning a credit limit on whether a consumer provided affirmative consent, and charging over-the-limit fees attributed to fees or interest charged by the cardholder.
TILA-G 1026.57(b)	The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.57(b), requires an institution of higher education to publicly disclose any contract or other agreement made with a card issuer or creditor for the purpose of marketing a credit card to college students.

Violation Code	Description

TILA-G 1026.57(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.57(c), prohibits a card issuer from offering a college student any tangible item to induce such student to apply for or open an open-end consumer credit plan offered by such card issuer or creditor, if such offer is made: (1) on a campus of the institution of higher education; (2) near the campus of an institution of higher education; or (3) at an event sponsored by, or related to, an institution of higher education.

TILA-G 1026.57(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.57(d), requires a card issuer that was party to one or more college credit card agreements in effect at any time during a calendar year to submit to the Consumer Financial Protection Bureau (CFPB) an annual report regarding those agreements in the form and manner prescribed by the CFPB. The card issuer must include in the annual report the required contents described in § 1026.57(d)(2) and must adhere to the timing requirements prescribed in § 1026.57(d)(3).

TILA-G 1026.58(c)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.58(c), requires an issuer of credit cards under an open-end (not home-secured) consumer credit plan to comply with the submission of credit card agreements to the Consumer Financial Protection Bureau as outlined in § 1026.58(c)(1) through (c)(8), unless an exception applies.

TILA-G 1026.58(d)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.58(d), requires an issuer of credit cards under an open-end (not home-secured) consumer credit plan to post its credit card agreements on its publicly available Web site as outlined in § 1026.58(d)(1) through (d)(4).

TILA-G 1026.58(e)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.58(e), requires an issuer of credit cards under an open-end (not home-secured) consumer credit plan to comply with the agreement requirements for all open accounts as outlined in § 1026.58(e)(1) through (e)(3).

TILA-G 1026.59

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.59, requires an issuer of credit cards under an open-end (not home-secured) consumer credit plan to comply with the requirements of § 1026.59(a)(1) for the evaluation of increased rates and § 1026.59(a)(2) for rate reductions. In addition, card issuers must comply with the requirements for the evaluation of rate increases as specified in § 1026.59(b) through (h), including, written policies and procedures, timing, review of factors considered in determining the applicable annual percentage rate, rate increases due to delinquency, and the rules for acquired credit card accounts.

Violation Code	Description

TILA-G 1026.60(a)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.60(a), requires the card issuer to provide the disclosures required under this section on or with a solicitation or an application to open a credit or charge card account. These disclosures shall follow the format specified under § 1026.60(a)(2) and follow the requirements of § 1026.60(a)(4) for fees that can vary by state.

TILA-G 1026.60(b)-(f)

The Truth-in-Lending Act (15 U.S.C. § 1601 et seq.), as implemented by Regulation Z, 12 C.F.R. § 1026.60(b) through (f), requires the card issuer to disclose the items in these subsections, unless an exception applies, on or with an application or a solicitation to open a credit or charge card account.

TILA-G 1026.61(b)

The Truth in Lending Act (15 U.S.C. § 1601 et. seq.), as implemented by Regulation Z, § 1026.61(b), prohibits a hybrid prepaid-credit card issuer from structuring the credit feature as a negative balance on the asset feature of a prepaid account. Instead, the credit feature must be structured as a separate credit feature, as described in this subsection.

TILA-G 1026.61(c)

The Truth in Lending Act (15 U.S.C. § 1601 et. seq.), as implemented by Regulation Z, § 1026.61(c), prohibits a card issuer from engaging in the activities in § 1026.61(c)(1)(i) through (c)(1)(iii), with respect to a covered separate feature that could be accessible at any point by a hybrid prepaid-credit card, until 30 days after the prepaid account has been registered.

Truth in Savings Act/Regulation DD

TISA 1030.3

The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.3, requires a financial institution to make disclosures required by §§ 1030.4 through 1030.6 of this part, as applicable, clearly and conspicuously, in writing, and in a form the consumer may keep. The disclosures should also meet the requirements of § 1030.3(b) through (f) regarding the terms of the legal obligation; responding to oral inquiries; and the rounding and accuracy rules for rates and yields. Disclosures required by, and provided in accordance with, the Electronic Funds Transfer Act and its implementing Regulation E, that are also required by this part may be substituted for the disclosures required by this part.

TISA 1030.4(a)-(b)

The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.4(a) and (b), requires a financial institution to provide account disclosures to a consumer before an account is opened or a service provided, whichever is earlier, and to provide account disclosures to a consumer upon request. The account disclosures must contain the information required by § 1030.4(b).

Violation Code	Description
TISA 1030.5(a)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.5(a), requires a financial institution to provide advance notice to affected consumers of any change in terms required to be disclosed under § 1030.4(b), if the change reduces the annual percentage yield or adversely affects the consumer, except as permitted under § 1030.5(a)(2). The notice must include the effective date of the change, and be mailed or delivered at least 30 calendar days before the effective date of the change.
TISA 1030.5(b)-(c)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.5(b) and (c), requires a financial institution to provide disclosures before maturity, by disclosing specific information for time accounts longer than one month that renew automatically; and time accounts longer than one year that do not renew automatically. These disclosures must be provided in accordance with the content and timing requirements of subsections (b) and (c).
TISA 1030.6	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.6, requires a financial institution to provide certain periodic statement disclosures. Section 1030.6(a) requires a financial institution that mails or delivers a periodic statement to include disclosures of the annual percentage yield earned; amount of interest; fees imposed; length of the statement period; and total overdraft and returned item fees as required by § 1030.11(a). The institution must also meet the requirements of § 1030.6(b) when the financial institution uses the average daily balance method and calculates interest for a period other than the statement period.
TISA 1030.7	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.7, requires a financial institution to calculate interest on the full amount of principal in an account each day using permissible methods, and to use the same method in determining any minimum balance to earn interest. This section also requires that interest begin to accrue not later than the business day specified for interest-bearing accounts as set out in the Expedited Funds Availability Act (12 U.S.C. § 4005) and its implementing Regulation CC (12 C.F.R. part 229).
TISA 1030.8(a)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.8(a), prohibits a financial institution from advertising in a way that is misleading or inaccurate, or that misrepresents an institution's deposit contract. An institution's advertisements cannot refer to, or describe, an account as "free" or "no cost" (or contain a similar term), if any maintenance activity fee may be imposed on the account, or use the word "profit" in referring to interest paid on an account.
TISA 1030.8(b)-(c)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.8(b) and (c), requires that, if a financial institution advertises a rate of return, the advertisement state the rate as an "annual percentage yield" using that term (the abbreviation APY may be used as long as

Violation Code	Description
	"annual percentage yield" is used at least once in the advertisement). 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. In addition, except as provided by § 1030.8(e), if the financial institution advertises the annual percentage yield, the advertisement must clearly and conspicuously state information, as applicable, regarding variable rates; the time the annual percentage yield is offered; any minimum balance and minimum opening deposit requirements; the effect of any fees; and the features of time accounts.
TISA 1030.8(d)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.8(d), requires that, except as provided by § 1030.8(e), if a financial institution advertises a bonus, the advertisement must clearly and conspicuously state the "annual percentage yield," using that term; the time requirement to obtain the bonus; the minimum balance required to obtain the bonus; the minimum balance required to open the account; and when the bonus will be provided.
TISA 1030.9(c)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.9(c), requires a financial institution to retain evidence of compliance with the requirements of part 1030 for a minimum of two years after the date disclosures are required to be made or action is required to be taken.
TISA 1030.11(a)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.11(a), requires a financial institution to separately disclose on each periodic statement, as applicable, the total dollar amount for all fees or charges imposed on the account for paying checks or other items when there are insufficient or unavailable funds and the account becomes overdrawn, using the term "Total Overdraft Fees;" and the total dollar amount for all fees or charges imposed on the account for returning items unpaid. These fee disclosures must be provided for the statement period and for the calendar year-to-date, using the format requirements of § 1030.11(a)(3).
TISA 1030.11(b)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.11(b), requires a financial institution to disclose in a clear and conspicuous manner in any advertisement promoting the payment of overdrafts, except as provided in § 1030.11(b)(2) through (b)(4), the fee(s) for payment of each overdraft; the categories of transactions for which a fee for paying an overdraft may be imposed; the time period by which the consumer must repay or cover any overdraft; and the circumstances under which the institution will not pay an overdraft.
TISA 1030.11(c)	The Truth in Savings Act (12 U.S.C. § 4301 et seq.), as implemented by Regulation DD, 12 C.F.R. § 1030.11(c), prohibits a financial institution from disclosing balance information to a consumer through an automated system that includes "additional amounts" that the institution may provide to cover an item when there are insufficient or unavailable funds in the consumer's account, whether under a discretionary service, a service subject to Regulation Z (12 C.F.R. part 1026), or a service to transfer funds from another account of the consumer. A financial institution may, at its option, disclose additional balances that include

Violation Code	Description

such additional amounts if the institution prominently states that balances include the additional amounts and, if applicable, that the amounts are not available for all transactions.

Unfair & Deceptive Acts or Practices (Section 5 of FTC Act)

UDAP Section 5(No Subsection–Unfair)

Section 5 of the Federal Trade Commission Act of 1914 (15 U.S.C. § 45) 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.

UDAP Section 5(No Subsection–Deceptive)

Section 5 of the Federal Trade Commission Act of 1914 (15 U.S.C. § 45) 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.

Unfair, Deceptive, Abusive Acts or Practices (Section 1036 of Dodd-Frank Wall Street Reform and Consumer Protection Act)

Note: This category only includes the violation code for abusive. See the UDAP category for the deception and unfairness violation codes.

UDAAP Section 1036(a)(1)(B)

Section 1036(a)(1)(B) of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (12 U.S.C. § 5536(a)(1)(B)) prohibits any covered person or service provider from engaging in, among other things, abusive acts or practices in connection with a consumer financial product or service. As provided in section 1031(d) of the Act, an act or practice is abusive if it: (1) materially interferes with the ability of a consumer to understand a term or condition of a consumer financial product or service; or (2) takes unreasonable advantage of: (A) a lack of understanding on the part of the consumer of the material risks, costs, or conditions of the product or service; (B) the inability of the consumer to protect the interests of the consumer in selecting or using a consumer financial product or service; or (C) the reasonable reliance by the consumer on a covered person to act in the interests of the consumer.
[UDAAP Section 1036(a)(1)(B)]