

Reference Guide to Regulatory Compliance

~2009 Revised 19th Edition~



The Reference Guide to Regulatory Compliance is an ideal resource for compliance managers, department managers and staff, product managers and retail branch banking managers.

Developed as an extended outline, the Guide covers federal regulations, consumer legislation and all the rules you need to know to manage bank compliance in the following areas: Compliance Risk Management, Credit, Deposits, Bank Operations, Bank Secrecy Act/Anti-Money Laundering, Community Reinvestment Act/Home Mortgage Disclosure Act, Privacy, Securities, Insurance, and other Financial Services.

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The Guide contains pertinent regulatory citations, suggestions on setting up a compliance risk management program and sample consumer disclosures.

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Updated and Revised Sections in this edition include:

- ADA — Rules resulting from the Americans with Disabilities Act Amendments Act (ADAAA)
- BSA/AML Rules — Amendments to the exemption rules
- Federal Deposit Insurance — Amendments to the rules resulting from the Emergency Economic Stabilization Act of 2008
- IRS Changes — Extension of the rules that temporarily exempts from information reporting debt forgiven in connection with a debtor's principal
- Loans to servicemembers — Extension by The Housing and Economic Recovery Act of foreclosure protections for servicemembers and extension of the SCRA interest rate cap provisions to student loans
- RESPA — Regulation X revisions to the form and substance of the good faith estimate (GFE) and the HUD-1 settlement statement
- Securities Related Activities of Banks — Reg R requirements regarding bank activities in the sale of securities
- Truth in Lending — Rules on new disclosures and restrictions on high cost mortgages and changes to the disclosure rules for open-end credit
- Unfair or Deceptive Acts or Practices — New rules that prohibit certain credit card practices and improve disclosures consumers