

DOCUMENT REQUEST - COMPLIANCE REVIEWS –
DEPOSITS REVISED JANUARY 2017

Please prepare the Summary of Information items. Electronic format is preferred.

(PE) – to be provided Pre-Exam

(A) - to be available upon Arrival

| COMPLIANCE REVIEWS – DEPOSITS | | | |
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| | P | A | General |
| 1 | X | | Provide a list of the names, titles, e-mail addresses and phone numbers of the officers and/or credit union personnel who are appropriate contacts for specific information about compliance matters involving deposit accounts (e.g., savings, CDs, NOWs and MMDAs). |
| | | | Document Request - General |
| 2 | X | | Indicate whether the credit union uses the collected balance or ledger balance method to accrue interest. |
| 3 | X | | Provide a listing of the types of deposit and pre-paid accounts offered to consumers. Designate which products (if any) are new during the last 12 months. |
| 4 | | X | Provide details of any merchandise offered as a bonus or premium for certain deposits. |
| 5 | | X | Describe the credit union’s method for computing early withdrawal penalties. |

| | P | A | Truth in Savings Act and implementing Regulation DD |
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| | | | Document Requests – TIS Reg DD |
| 6 | X | | Provide written policies, procedures and training materials relating to the Truth in Savings Act.. |
| 7 | X | | Provide initial disclosure forms and an applicable fee schedule for each type of consumer deposit account such as demand, savings and time deposits. |
| 8 | | X | Provide sample disclosure forms used for each account in which changes in terms reduced the annual percentage yield or otherwise adversely affected the consumer. |
| 9 | | X | Provide two consecutive complete periodic statements (dated during the examination period) for each type of consumer account. Include periodic statements for each type of interest bearing account, including those which incurred maintenance fees. |
| 10 | | X | Provide corresponding rate sheets for the periods covered by the periodic statements above. If the rates are tied to indices, provide the date and index value for those periods. |
| 11 | | X | Provide notice forms that are sent to members which are used for maturing time accounts with maturities of one year or less and those accounts exceeding one year maturity. |
| 12 | | X | Provide copies of advertisements and scripts used in the last six months for each type of deposit accounts offered to consumers, as applicable. Provide advertisements and scripts in all the available languages that were used. |
| 13 | | X | Provide copies of the credit union’s agreements that show early withdrawal penalties |

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| | P | A | Electronic Fund Transfer (EFT) Act and implementing Regulation E |
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| 14 | | X | Describe your credit union's controls for issuing account access devices. |
| 15 | | X | List any terms and conditions that your credit union requires for any loan or overdraft repayment program that involves electronic payments. |
| 16 | X | | Provide a list of all EFT services performed by the credit union, including, but not limited to: <ul style="list-style-type: none"> a. Direct deposit (including Social Security transfers) b. Preauthorized withdrawal of funds c. Automated teller machine transfers d. Point-of-sale terminal transfers e. Electronic check conversion |
| 17 | X | | If the credit union offers any types of <u>stored value cards</u> (e.g., general purpose reloadable (GPR) cards or virtual GPR cards, hybrid prepaid credit cards, gift cards or payroll cards), provide a list of the types of cards offered. Indicate whether the cards are issued by the credit union or a third party. |
| Document Requests – EFT Reg E | | | |
| 18 | X | | Provide samples of the following EFT-related documents: <ul style="list-style-type: none"> a. Disclosure forms given to customers when opening an account b. Disclosure forms given to customers when the credit union adds EFT capabilities (ATM, debit, stored value cards, etc.) c. EFT agreement and the error resolution notice given to members d. Change in terms notices and records of transmittal |
| 19 | | X | Provide samples of the following documents as they relate to payroll cards: <ul style="list-style-type: none"> a. Initial disclosures b. Annual error resolution notice c. Periodic statements (or alternatives to statements) |
| 20 | | X | Provide samples of the following ATM-related documents: <ul style="list-style-type: none"> a. Disclosures b. Fee notices c. Receipts showing actual transaction activity <p>Include samples of each for overdraft services (including bounce protection, pre-approved program limits and/or pre-approved lines of credit).</p> |
| 21 | | X | Provide sample periodic statements showing the actual transaction activity (including all types of transfers, such as ATM deposits, direct deposits, and preauthorized withdrawals). Include any information printed on the back of the statements. |
| 22 | X | | Provide policies for error resolution, liability on unauthorized EFTs, issuance of access devices, and preauthorized debits and credits. |
| 23 | | X | Provide records of error resolutions and consumer complaints, including correspondence with consumers, documentation of investigations, and tracking reports. |

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| 24 | <input checked="" type="checkbox"/> | Provide copies of any merchant agreements or other third parties involving EFTs. |
| 25 | <input checked="" type="checkbox"/> | Provide copies of any contracts and agreements with third parties utilized in conjunction with the offering of payroll cards. |

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| | P | A | Overdraft Services (ODP) |
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| 26 | X | | <p>Describe the credit union's overdraft services.</p> <p>NOTE: Regulation E (12 CFR 1005.17) defines an "overdraft service" as a service under which a financial institution assesses a fee or charge on a consumer's account held by the institution for paying a transaction (including a check or other item) when the consumer has insufficient or unavailable funds in the account. The term "overdraft service" does not include any payment of overdrafts pursuant to—</p> <ul style="list-style-type: none"> a. A line of credit subject to Regulation Z (12 CFR Part 1026), including transfers from a credit card account, home equity line of credit, or overdraft line of credit; b. A service that transfers funds from another account held individually or jointly by a consumer, such as a savings account; or c. A line of credit or other transaction exempt from Regulation Z (12 CFR part 1026) pursuant to 12 CFR 1026.3(d). |
| 27 | X | | Describe the procedures for providing a notice to the customer each time the ODP is accessed. |
| 28 | X | | <p>If the credit union offers the following services, describe the procedures for informing consumers that overdraft protection is:</p> <ul style="list-style-type: none"> a. a feature of any deposit account; b. automatic for any consumers who meet any stipulated criteria; c. based upon an aggregate limit set by the credit union for any specific class of accounts; or d. discretionary on the part of the credit union. |
| 29 | | X | <p>Describe the credit union's overdraft fee structure, including the following charges:</p> <ul style="list-style-type: none"> a. a flat fee each time an overdraft occurs; b. a "tiered" fee structure based on the number or the size of the overdraft; c. daily fees or interest for each day an account remains overdrawn; d. sustained overdraft fees, assessed when the consumer has not repaid the amount of the overdraft after some period of time (for example, if an account remains overdrawn for five or more business days); e. negative balance fees; and f. overdraft fees based on POS debits that contribute towards overdrawn available balances. |
| 30 | X | | Describe the credit union's method for computing daily overdraft charges (available balance or ledger balance) and indicate how this is disclosed to members. |
| 31 | | X | Describe any limits with respect to the number of overdrafts or the total amount of overdraft fees the credit union will assess in a single day, week, month, or year. |
| 32 | | X | Describe any form of closed-end loan conversion feature that the credit union offers to consumers who do not bring their accounts to a positive balance within a specified time period. |
| 33 | | X | Describe what types of balances (e.g., single or multiple, available balance or current balance) are listed on: |

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| | | | <ul style="list-style-type: none"> a. ATMs (both receipts and screen displays) b. online inquiries c. telephone inquiries d. internet inquiries <p>Explain how overdraft charges are identified to the customer (e.g., in account disclosures, online disclosures, and/or signs).</p> |
| 34 | | X | Describe in detail the credit union’s overdraft policy with respect to point-of-sale transactions. |
| 35 | | X | Describe any preauthorized consumer advance services or loan products (e.g., consumer lines of credit) which are associated with deposits that the credit union has not yet received (e.g., “checking account advances” or “direct deposit advances”). Provide details on the types and frequency of fees that are charged. |
| 36 | | X | Provide the total amount of overdraft fees collected in the preceding year and in the most recent quarter. |
| | | | Document Requests – OD |
| 37 | | X | Provide sample notices given to consumers that describe the credit union’s overdraft services, including opt-in provisions. |
| 38 | | X | Provide sample periodic statements showing the disclosures of total overdraft fees and returned item fees. |
| 39 | | X | Provide marketing materials in all available languages that were used to promote (or discuss with the consumer) overdraft services in the previous 12 months. |
| 40 | | X | Provide sample disclosures on overdrafts fees that the credit union provides to customers when they open an account that set forth conditions under which the fees will be charged. |
| 41 | | X | Describe the credit union’s policy for processing debit and credit deposit transactions, including the order and schedule of posting transactions. |
| 42 | | X | Provide a report showing the total amount of consumers who have opted into overdraft services in the previous 12 months, including the total amount of overdraft and NSF fees per customer and total authorized overdraft transactions per customer. |

Additional information may be requested throughout the compliance examination