Branch Compliance Checklist Branch Location_____ Date_____

		What	Details	Law
Lending				
1		Mortgage Rate Board	Rates Current, disclosure visible	Regulation Z - 226.24
2		Application packages	Disclosures & Packages current and complete.	Bank Procedures
3		CA Fair Lending Notices	Not less than 10 point boldface type. Posted in conspicuous place for public inspection	CA Admin Code Title 21, Ch. 3, Section 7114
4		Equal Housing Lender Poster	Must be at least 11" X 14". Prominently displayed so as to be readily apparent to all persons seeking loans	Fair Housing 338.4(a)&(b)
5		Home Mortgage Disclosure Act HMDA Notice	Must notify customers that the data required to be kept by Reg C is available for inspection. In lobby of home and branch offices that are located in a Metropolitan Statistical Area (MSA)	Home Mortgage Disclosure Reg C - 203.5(d)
6		Community Reinvestment Act CRA Notice	Public lobby of Bank's main office and all branch offices.	Community Reinvestment Act - FDIC part 345.44, and 12 CFR 228 - Regulation BB
Deposit/Operations/BSA				
7		Disclosure of Year-End Financial Reports	Prominently displayed in lobby of main office and each branch. Must state that information regarding the financial condition of the Bank is available and how to obtain a copy, shall include at a minimum an address and telephone number.	FDIC Part 350.7 Volume 1 & Calif. Financial Code Section 1935
8		Official "Member FDIC" Sign	Official sign is 7x3. At each station where deposits are normally received, except ATMs and other electronic facilities.	Advertisement of Membership 328.1(a) & 328.2
9		FDIC Official Advertising Statement	All advertisements except those listed in 328.3[c]. This includes all pamphlets or brochures in the lobby.	Advertisement of Membership 328.3(b) & (c)
10		ATM Fee Notice (Reg E)	Notice is posted in a conspicuous location on ATM.	Regulation E - 205.16
11		Notice of Bank's Funds Availability Policy	In a conspicuous place in each location where deposits are accepted. Includes **ATMs**, New Accounts, & Lobbies.	Regulation CC - 229.18
12		Certificate of Authority to Transact Banking	Issued by Calif. Dept. of Financial Institutions. Located in a conspicuous place in the main "banking room" of each branch.	CA Financial Code Section 407
13		Banking Hours (Includes Holiday & Reduced Hours)	Posted in conspicuous place next to entrance.	CA Admin Code Section 10.6008(c) Incl. Holiday hrs 10.6008(c) *Repealed 4/7/97*
14		CIP/Patriot Act Notice	Placed where it can be seen before opening of new account/loan.	31 CFR 103.121(b)(5)
15		Non-Insured Deposit Product Disclosure	Verify FDIC signs are not mixed or in proximity with disclosures. Segregation of area. Identification of Unaffiliated broker.	Consumer Protection in Sales of Insurance 343.50
16		Labor Law Notices	5 Postings: 1) Fed Labor law, 2) State Labor Law, 3) Workers Comp, 4) Designated Non-Smoking Area , 5) Wage Order #04	Federal & State Laws
Staff Interview				
17		CRA Public File	Its Location. Kept current: comments, public section of CRA Evaluation, branch list, branches opened & closed, list of services, map, modified LAR, FFIEC Disclosure Statement.	CRA - 345.43, 12 CFR 228 - Regulation BB and Reg C HMDA 203.5
18		Customer Complaints	Verify Procedure. Review recent complaints for proper handling.	Board Policy
19		Rate Quote Lending	Quote Annual Percentage Rate **(APR)**	Reg Z - 226.26(a)&(b)
20		Rate Quote Deposit	State **Annual Percentage Yield** with two decimal places (0.00)	Reg DD - 230.3(e)&(f)
21		NOW Account Eligibility	Negotiable Order of W/D (NOW) vs. Demand Deposit Account. Interest-bearing checking acct: Must require 7 days advance notice of w/d + Restricted to natural persons, Sole Prop's, Certain Non-Profits, Political Org's, Gov't Units. NOT for profit entities such as Corp's, Partnerships, Associations, Bus Trusts , etc. $1,000 fine for each violation	Reg D - Reserve Requirements: 204.130 & NOW ACCOUNTS an Act - 12 U.S.C. 1832, FDIC page 7087

Notes