

Compliance Review Sheet - Signage

Date _____

Center _____

Signage Required	(Include all centers and drive-up facilities)														
	Location			Location			Location			Location					
A. Annual Disclosure Availability															
B. CRA Public Notice															
C. 5-in-1 Employment Poster															
D. Equal Housing Lender Poster	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
E. FDIC Dep. Ins Notices (current \$250k)	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
E1. FDIC Chg Temp FDIC Ins.	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
F. Funds Availability Policy															
G. HMDA Notice of Availability															
H. Texas Loan Agreement															
I. Rate Boards															
J. FCRA Notice															
K. ATM Surcharge Notice															
L. Sale of Checks (Texas)															
M. Customer Identification Program Notice															
N. Notice of Employee Rights (2 req)	Eff date delayed due to injunction														

- A. Availability of annual disclosure posted in the main office and each branch. Must include the name or office and telephone number of the person to contact. 12 CFR 18.7(b), 12 CFR 350.7(b)
- B. Community Reinvestment Act (CRA). Provide in each lobby, other than off premise electronic deposit facilities, the Public Notice described in 12 CFR 228.44 (12 CFR 25.44).
- C. Required to be visible to job applicants and employees, 42 USC 2000e-10(a). This poster should include five parts, and if not in a combined poster, individual signs *must be posted in the manager's office or lobby*. The five laws are: Equal Employment Opportunity Act, Fair Labor Standards Act, Employee Polygraph Protection Act, Family Medical Leave Act, and OSHA's Plain Language "It's The Law".
- D. Displayed in each bank lobby and where deposits are accepted or loans made. (Mark box for 1-lobby, 2-where deposits are accepted and 3-loan areas.) 24 CFR 110.15 (11"X14" with OCC address at bottom, refers to Handicap and Familial status.)
- E. Display at each station or window (incl. drop boxes, teller windows, New Accounts, drive-ups) where insured deposits are normally received, excluding automated service facilities such as ATMs, night depositories and POS. (Mark box for 1-Teller area, 2-Note Teller, 3-New Accounts, 4-Drive-up and 5-Other.) Signs must be 3"X7" in size. 12 CFR 328.2 & FDIC 93-42, 94-17.
- E1. Notice Of Change In Temporary FDIC Insurance, Coverage For Transaction Accounts, must post a prescribed notice in the 1-main office, 2-each branch and, if applicable, on 3-Website (See details below) 12CFR 330.16(c)(1) (Required not later than 02/28/2011)
- F. For banks routinely delaying availability of any deposited item, disclosure is required of several items in a conspicuous place in each location where deposits are accepted. This includes the abbreviated text on ATMs but excludes drive-ups. These disclosures are contained in our Facts About Funds Availability brochure that doubles as the posted notice. 12 CFR 229.18
- G. Home Mortgage Disclosure Act (HMDA). General notice of availability posted in each home office and physical branch offices located in an MSA. 12 CFR 203.5(e). (1-1-04 add "ethnicity", replace "gender" with "sex" based on suggested text.)
- H. Requires loan agreement be written for loans in excess of \$50,000. TX Bus. & Comm. Code 26.02

- I. Indoor signs are exempt from many advertising requirements. If a rate is stated it will use the term "annual percentage yield" or "APY" and contain a statement advising consumers to contact an employee for further information on terms and fees. 12 CFR 230.8(e)(2)
- J. Fair Credit Reporting Act (FCRA) requires that a consumer be allowed to notify the bank of an error their consumer report. If a notice is posted informing consumers where to direct their notice, they may not be delivered to just any employee and must be properly directed. 623(a)(1)(C)
- K. If you as an ATM owner/operator impose a fee to complete a transaction or inquiry, you must disclose on the ATM that a fee may be imposed. 12 CFR 205.16(c)(1). A screen or paper notice is required similar, but also discloses the fee amount 12 CFR 205.16(c)(2). See (d) for an exemption due to non-capable ATMs.
- L. As an agent for a seller of checks (i.e.Traveler's), notice on where to file complaints is required, State banking commission 7TAC 33.51.
- M. Written or oral notice must be provided informing customers that the bank is requesting information to verify their identity. 31 CFR 103.121(b)(5)
- N. 1) Executive Order 13496 [Notice of Employee Rights](#) under the National Labor Relations Act, the primary law governing relations between unions and employers in the private sector. See 29 CFR Part 471. Banks need due to FDIC ins, savings bonds, TTL accounts and gov't contracts. Post the notice conspicuously in offices where employees covered by the NLRA perform contract-related activity, including all places where notices to employees are customarily posted both physically and electronically. 2) [Employee Rights under the NLRA](#) See section 7 of the NLRA, [29 U.S.C. 157](#)
Many Dept of Labor posters are available on the web at <http://www.dol.gov/osbp/sbrefa/poster/main.htm>

Comments: _____

- _____ ---In compliance
- _____ -- Violation
- _____ -- Questionable
- _____ - ---Not applicable

Notes: E1. A copy the following notice must be in the lobby of the bank's main office, in each domestic branch and, if you offer Internet deposit services, on your website. (Internet deposit services are defined broadly to include not only deposit taking, but any activity related to a deposit account, such as the ability to pay bills, transfer funds, view account balances, or obtain any account specific information. "Internet deposit services," "on-line banking services," and "internet banking services" are often used interchangeably.

**NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE
 COVERAGE FOR TRANSACTION ACCOUNTS**

All funds in a "noninterest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules.

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov. <http://www.fdic.gov/deposit/deposits/unlimited/disclosure.html> FAQ on discl requirements <http://www.fdic.gov/news/board/NOV9no4.pdf>