



OVERVIEW OF LAWS AND REGULATIONS

LAWS AND REGULATIONS COVERED IN THE SELF-ASSESSMENT GUIDE

Overview of Laws and Regulations.

This section contains core information on the complex consumer protection laws and regulations. Each law/regulation covered includes: (1) an executive summary; (2) a listing of potential business areas impacted; and, (3) a table highlighting the major requirements or recommendations of that law/regulation, along with references to applicable time frames and documentation. The tables (other than for CRA) are set up in three columns with the following headings: (a) "Requirements/Recommendations"; (b) "Time Frame"; and (c) "Written Document, Record or Report". The first column is intended to portray the significant requirements of each law/regulation as well as recommended elements or components that should be considered in establishing the compliance program. In most cases, direct regulatory or statutory requirements are provided, although some of the items referenced in the first column represent recommendations taken from examination procedures, best practices, or general guidelines. The reader is strongly encouraged to use this guide in connection with the applicable laws and regulations. This guide does not substitute for the laws and regulations. The second column indicates the time frame associated with each of the requirements or recommendations. The third column describes the appropriate document, record, or report generated by or containing each of the requirements or recommendations depicted in the first column. Following the table, matrices may be included to clarify or illustrate parts of a particular law/regulation. Any matrices used will follow the table containing the requirements and recommendations for a particular law/regulation.

The following consumer compliance laws and regulations featured in this section are:

- Truth in Lending Act
- Real Estate Settlement Procedures Act
- Home Mortgage Disclosure Act
- National Flood Insurance Act
- Equal Credit Opportunity Act
- Fair Housing Act
- Community Reinvestment Act
- Electronic Fund Transfer Act
- Expedited Funds Availability Act
- Truth in Savings Act
- Bank Secrecy Act
- Disclosure and Reporting of CRA-Related Agreements
- Insurance Consumer Protection (ICP)
- Privacy