

RESCINDED

Truth in Savings Act Questionnaire

This document and any attachments are superseded by Comptroller's Handbook - Consumer Compliance - Depository Services.

Yes No NA

SECTION 230.3 - GENERAL DISCLOSURE REQUIREMENTS

- | | | | | |
|-----|--|--------------------------|--------------------------|--------------------------|
| 1. | Does the institution make the required disclosures clearly and conspicuously in writing and in a form the consumer may keep (§ 230.3(a))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. | If the disclosures are combined with other account disclosures, is it clear which disclosures are applicable to the consumer's account (§ 230.3(a))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. | If the institution provides in electronic form disclosures to a consumer, does the institution obtain the consumer's consent, if required, and comply with the other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act) (15 USC 7001 et seq.) (§ 230.3(a))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. | Do the disclosures reflect the terms of the legal obligation of the account agreement between the consumer and the institution (§ 230.3(b))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. | If the disclosures are provided in a language other than English, are disclosures also available in English upon request (§ 230.3(b))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. | Do the disclosures use consistent terminology when describing terms or features that are required to be disclosed (Staff Commentary § 230.3(a)-2)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. | Does the institution substitute disclosures required by Regulation E for disclosures required by this regulation (§ 230.3(c))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. | Does the institution provide disclosures to at least one account holder if there are multiple holders (§ 230.3(d))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. | Do the institution's oral responses to a consumer's inquiry about interest rates payable on accounts state the annual percentage yield (APY)? If the institution chooses, it may state the interest rate, but no other rate (§ 230.3(e)). | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. | Are the APY, annual percentage yield earned (APYE), and the interest rate rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places (§ 230.3(f)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | • For account disclosures, is the interest rate expressed to two or more decimal places (§ 230.3(f)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. | Are the APY and APYE not more than one-twentieth of one percentage point (.05%) above or below the APY and APYE determined in accordance with appendix A of Regulation DD (§ 230.3(f)(2))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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Yes No NA

SECTION 230.4 - ACCOUNT DISCLOSURES

Delivery of Account Disclosures

Account Opening

1. Does the institution provide initial disclosures before an account is opened or a service provided, whichever is earlier (§ 230.4(a)(1))? Yes No NA
- If the consumer is not present when the account is open or a service is provided (and has not already received the disclosures), does the institution mail or deliver the disclosures no later than ten business days after the account is opened or the service is provided, whichever is earlier (§ 230.4(a)(1)(i))? Yes No NA
 - If the consumer who is not present at the institution uses electronic means to open an account or request a service, does the institution provide the disclosures before the account is open or the service is provided (§ 230.4(a)(1)(ii))? Yes No NA

Consumer Request

2. Does the institution have full account disclosures, including complete fee schedules, available to provide to consumers upon request? This requirement pertains to all consumer requests, whether or not the consumer is an existing customer or a prospective customer (§ 230.4(a)(2)(i)). Yes No NA
- If the consumer makes the request in person, does the institution have disclosures available to provide upon request? Yes No NA
 - If the consumer who is not present at the institution makes a request, does the institution mail or deliver the account disclosures within a reasonable time after it receives the request (generally no more than 10 days) (§ 230.4(a)(2)(i))? Yes No NA
3. In providing disclosures upon request, does the institution choose **one of the following options** when providing rate information (§ 230.4(a)(2)(ii)):
- Specify an interest rate and APY that were offered within the most recent seven calendar days (§ 230.4(a)(2)(ii)(A))? Yes No NA
 - State that the rate and yield are accurate as of an identified date (§ 230.4(a)(2)(ii)(A))? Yes No NA

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| <ul style="list-style-type: none">• Provide a telephone number that consumers may call to obtain current rate information (§ 230.4(a)(2)(ii)(A))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. For a time deposit account, does the institution choose to state the maturity of the time account as a term rather than a date (§ 230.4(a)(2)(ii)(B))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Content of Disclosures

Rate Information

5. Do account disclosures include, as applicable (§ 230.4(b)):
- The “annual percentage yield” and interest rate, using those terms (§ 230.4(b)(1)(i))?
 - For fixed-rate accounts, the period of time the interest rate will be in effect (§ 230.4(b)(1)(i))?
6. For variable-rate accounts, do account disclosures include all of the following information (§ 230.4(b)(1)(ii)):
- The fact that the interest rate and APY may change (§ 230.4(b)(1)(ii)(A))?
 - How the interest rate is determined (§ 230.4(b)(1)(ii)(B))?
 - The frequency with which the interest rate may change § 230.4(b)(1)(ii)(C))?
 - Any limitation on the amount the interest rate may change § 230.4(b)(1)(ii)(D))?

Compounding and Crediting

7. Do the account disclosures describe the frequency with which interest is compounded and credited (§ 230.4(b)(2)(i))?
8. If consumers will forfeit interest if they close the account before accrued interest is credited, do the account disclosures include a statement that interest will not be paid in such cases (§ 230.4(b)(2)(ii))?

Balance Information

9. As applicable, do the account disclosures (§ 230.4(b)(3)(i)):

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- Describe the minimum balance required to:
 - Open an account (§ 230.4(b)(3)(i)(A))?
 - Avoid the imposition of a fee (§ 230.4(b)(3)(i)(B))?
 - Obtain the APY disclosed (§ 230.4(b)(3)(i)(C))?
- Describe how the minimum balance requirement is determined to avoid the imposition of a fee or to obtain the APY disclosed (§ 230.4(b)(3)(i))?
- Explain the balance computation method used to calculate interest on the account (§ 230.4(b)(3)(ii))?
- State when interest begins to accrue on noncash deposits (§ 230.4(b)(3)(iii))?

Fees

10. Do the account disclosures state the amount of any fee that may be imposed in connection with the account (or an explanation of how the fee will be determined) and the conditions under which the fee may be imposed (§ 230.4(b)(4))?
 - Regardless of whether the institution promotes overdraft payment, does it disclose specific categories of transactions that may cause an overdraft fee to be imposed on the accountholder (Staff Commentary § 230.4(b)(4)-5)?

Transaction Limitations

11. Do the account disclosures state any limits on the number or dollar amount of withdrawals or deposits (§ 230.4(b)(5))?

Features of Time Accounts

12. For time accounts, do the account disclosures also include the following, as applicable (§ 230.4(b)(6)):
 - The maturity date (§ 230.4(b)(6)(i))?
 - A statement that a penalty will or may be imposed for early withdrawal, how it is calculated, and the conditions for its assessment (§ 230.4(b)(6)(ii))?
 - If compounding occurs during the term and the interest may be withdrawn prior to maturity, a statement that the APY assumes that interest remains on deposit until maturity and that a withdrawal will reduce earnings (§ 230.4(b)(6)(iii))?

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| <ul style="list-style-type: none">• A statement that interest cannot remain on deposit and that payout of interest is mandatory for accounts with the following features (§ 230.4(b)(6)(iii)):<ul style="list-style-type: none">— With a stated maturity greater than one year,— That do not compound interest on an annual or more frequent basis,— That require interest payouts at least annually, and— That disclose an APY determined in accordance with section E of Appendix A of Regulation DD? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">• A statement of whether or not the account will renew automatically at maturity (§ 230.4(b)(6)(iv))?<ul style="list-style-type: none">— If the account will renew automatically at maturity, a statement of whether or not a grace period is provided, and if so, the length of the grace period?— If the account does not renew automatically, a statement of whether interest will be paid after maturity if the consumer does not renew the account? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Bonuses | | | |
| 13. Do account disclosures state the amount or type of any bonus, when the bonus will be provided, and any minimum balance and time requirements to obtain the bonus (§ 230.4(b)(7))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SECTION 230.5 – SUBSEQUENT DISCLOSURES

Change in Terms Notice

| | | | |
|--|--------------------------|--------------------------|--------------------------|
| 1. Does the institution provide advance change in terms notices to consumers of any change to a term, required to be disclosed under section 230.4(b), that may reduce the annual percentage yield or that otherwise adversely affects the consumer? (§ 230.5(a)(1)) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">• Does the notice include the effective date of the change (§ 230.5(a)(1))?• Is the notice mailed or delivered at least 30 days before the effective date of the change (§ 230.5(a)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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2. Are exceptions to the notice requirements limited to the following (§ 230.5(a)(2))?

- Variable-rate changes (§ 230.5(a)(2)(i))?
- Check-printing fees (§ 230.5(a)(2)(ii))?
- Short-term time accounts (one month or less) (§ 230.5(a)(2)(iii))?

Pre-Maturity Notices – Renewable Accounts

3. For time accounts with maturities longer than one month and that automatically renew, does the institution (§ 230.5(b)):

- Mail or deliver subsequent disclosures at least 30 calendar days before maturity of existing account (§ 230.5(b))?

(Alternatively, if grace period of at least five calendar days is allowed, the institution may mail or deliver disclosures at least 20 calendar days before the end of the grace period.)

- For accounts with maturities longer than one year, include in the disclosures (§ 230.5(b)(1)):

— The account disclosures outlined in section 230.4(b) for the new account?

— The date the existing account matures?

— If the interest rate and APY for the new account have not been determined:

⇒ The fact that the rates have not yet been determined?

⇒ The date that the rates will be determined?

⇒ A telephone number to call for the interest rate and APY that will be paid on the new account?

- For accounts with maturities of one year or less, include in the disclosures (§ 230.5(b)(2)):

— The same account disclosures as required under section 230.5(b)(1) for accounts with maturities of more than one year (§ 230.5(b)(2)(i)):

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Or disclose to the consumer:

- The date the existing account matures and the new maturity date if the account is renewed (§ 230.5(b)(2)(ii)(A))?
- The interest rate and APY for the new account, if known (§ 230.5(b)(2)(ii)(B))?
- If the rates are not known (§ 230.5(b)(2)(ii)(B)):
- ⇒ The fact that the rates have not yet been determined?
- ⇒ The date they will be determined?
- ⇒ A telephone number to call for the interest rate and APY that will be paid on the new account?
- Any difference in the terms of the new account, compared to the existing account (§ 230.5(b)(2)(ii)(C))?

Pre-Maturity Notices – Nonrenewable Accounts

4. For time accounts with maturities longer than one year and that do not automatically renew, does the institution (§ 230.5(c)):
- Disclose the maturity date?
 - Disclose whether interest will be paid after maturity?
 - Mail or deliver the disclosures at least 10 calendar days before the maturity of the existing account?

SECTION 230.6 – PERIODIC STATEMENT DISCLOSURES

1. If an institution mails or delivers a periodic statement, do the statements include the following (§ 230.6(a)):
- The “annual percentage yield earned” during the statement period, using that term and calculated in accordance to Appendix A of Regulation DD (§ 230.6(a)(1))?
 - The amount of interest earned during the statement period (§ 230.6(a)(2))?
 - Any debited fees required to be disclosed under section 230.4(b)(4), itemized by dollar amount and type (§ 230.6(a)(3))?

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NOTE: Except as required in section 230.11(a)(1) for overdraft payment fees, if fees of the same type are imposed more than once in a statement period, an institution may itemize fees separately or group them together and disclose a total dollar amount for all fees of the same type. Fees for paying overdrafts and for returning items unpaid are not fees of the same type and must be separately distinguished.

- The total number of days in the statement period, or the beginning and ending dates of the period (§ 230.6(a)(4))?
- 2. If the institution uses the average daily balance method and calculates interest for a period other than the statement period, does the institution (§ 230.6(b)):
 - Calculate and disclose the APYE and the amount of interest earned based on the other period rather than the statement period?
 - State the information required in section 230.6(a)(4), specifying the period length for the other period as well as for the statement period?

SECTION 230.7 – PAYMENT OF INTEREST

- 1. Does the institution calculate interest on the full amount of principal in the account each day by use of either the daily balance method or the average daily balance method (§ 230.7(a)(1))?
- 2. For deposit accounts that require a minimum balance to earn interest, does the institution use the same method to determine any minimum balance as it uses to determine the balance on which interest is calculated?

NOTE: An institution may use an additional method that is unequivocally beneficial to the consumer (§ 230.7(a)(2)).

- 3. If an institution chooses not to pay accrued interest if the consumer closes an account prior to the date accrued interest is credited, does the institution disclose this practice in the initial account disclosures (Staff Commentary §230.7(b)-3)?

NOTE: An institution is not required to compound or credit interest at any particular frequency but, if it does, it may compound or credit interest annually, semi-annually, quarterly, monthly, daily, continuously, or on any other basis (§ 230.7(b) and Staff Commentary § 230.7(b)-1).

- 4. Does interest begin to accrue no later than the business day specified for interest-bearing accounts in section 606 of the Expedited Funds Availability Act and implementing Regulation CC (§ 230.7(c))?

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| 5. Does interest accrue until the day the funds are withdrawn (§ 230.7(c))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SECTION 230.8 – ADVERTISING REQUIREMENTS

General

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 1. Do the types of advertising that the institution uses, including visual, oral, or print, meet the regulatory definition of an advertisement? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do the advertisements refrain from misleading or inaccurate statements, and from misrepresenting the institution’s deposit contract (§ 230.8(a)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Do the advertisements refrain from using (§ 230.8(a)(2) and Staff Commentary § 230.8(a)-5): | | | |
| • The terms “free” or “no cost” (or similar term) if any maintenance or activity fee may be imposed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • The word “profit” when referring to interest paid on an account? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • The term “fees waived” if a maintenance or activity fee can be imposed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. If an electronic advertisement displays a triggering term, does the advertisement clearly refer the consumer to the location where the additional required information begins (Staff Commentary § 230.8(a)-9). | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. For an institution that promotes the payment of overdrafts in an advertisement, does the advertisement include the disclosures required by section 230.11(b) (§ 230.8(f))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Permissible Advertisement Rates

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 6. If the institution advertises a rate of return (§ 230.8(b)): | | | |
| • Is the rate stated as “annual percentage yield,” using that term, and no other rate except “interest rate”? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • If the advertisement uses the abbreviation “APY,” has the term “annual percentage yield” been stated at least once in the advertisement? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • If the advertisement states the interest rate, using that term, is it stated in conjunction with, but not more conspicuous than, the annual percentage yield to which it relates? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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| <ul style="list-style-type: none">Are the annual percentage yields and interest rates rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. If the institution advertises tiered-rate accounts, does the advertisement state an annual percentage yield for each tier, along with corresponding minimum-balance requirements (Staff Commentary § 230.8(b)-1)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. If the institution advertises stepped-rate accounts, does the advertisement state all the interest rates and the time period that each rate is in effect (Staff Commentary § 230.8(b)-2)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Required Additional Disclosures

| | | | |
|---|--------------------------|--------------------------|--------------------------|
| 9. With the exception of broadcast, electronic, or outdoor media, telephone-response machines, and indoor signs, if the annual percentage yield is stated in the advertisement, is the following information, as applicable, stated clearly and conspicuously (§ 230.8(c)): | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">For a variable rate account, that the rate may change after account opening (§ 230.8(c)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">The time period that the annual percentage yield will be offered, or a statement that it is accurate as of a specified date (§230.8(c)(2))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">The minimum balance required to earn the advertised annual percentage yield (§ 230.8(c)(3))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">For tiered-rate accounts, the minimum balance required for each tier stated in close proximity and with equal prominence to the applicable APY, if applicable (§ 230.8(c)(3))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">The minimum deposit to open the account, if it is greater than the minimum balance necessary to obtain the advertised annual percentage yield (§ 230.8(c)(4))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">A statement that maintenance or activity fees could reduce the earnings on the account (§ 230.8(c)(5) and Staff Commentary § 230.8(c)(5)-1)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none">For time accounts, the following features (§ 230.8(c)(6)): | | | |
| <ul style="list-style-type: none"><ul style="list-style-type: none">Term of the account (§ 230.8(c)(6)(i))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <ul style="list-style-type: none"><ul style="list-style-type: none">A statement that a penalty will or may be imposed for early withdrawal (§ 230.8(c)(6)(ii))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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- A statement that interest cannot remain on deposit and that payout of interest is mandatory for noncompounding time accounts with the following features (§ 230.8(c)(6)(iii))?
- ⇒ A stated maturity greater than one year.
- ⇒ Interest is not compounded on an annual or more frequent basis.
- ⇒ Interest is required to be paid out at least annually.
- ⇒ The APY is determined in accordance with section E of Appendix A.

Bonuses

10. Unless an exception applies in section 230.8(e), if a bonus is stated in an advertisement, does the advertisement state the following information, as applicable, clearly and conspicuously (§ 230.8(d)):
- The “annual percentage yield,” using that term (§ 230.8(d)(1))?
 - The time requirement to obtain the bonus (§ 230.8(d)(2))?
 - The minimum balance required to obtain the bonus (§ 230.8(d)(3))?
 - The minimum balance required to open the account, if it is greater than the minimum balance necessary to obtain the bonus) (§ 230.8(d)(4))?
 - When the bonus will be provided (§ 230.8(d)(5))?

Exemptions for Certain Advertisements

11. Do advertisements made through broadcast, electronic, or outdoor media, and telephone-response machines contain the following information, as applicable, clearly and conspicuously (§ 230.8(e)(1) and Staff Commentary § 230.8(e)(1)(i)-1):
- The minimum balance required to earn the advertised annual percentage yield? For tiered accounts, the minimum balance required for each tier stated in close proximity and with equal prominence to the applicable APY, if applicable (§ 230.8(c)(3))?
 - For time accounts:
 - Term of the account (§230.8(c)(6)(i))?

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| — A statement that interest cannot remain on deposit and that payout of interest is mandatory for noncompounding time accounts with the following features (§ 230.8(c)(6)(iii)): | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ⇒ A stated maturity greater than one year. | | | |
| ⇒ Interest is not compounded on an annual or more frequent basis. | | | |
| ⇒ Interest is required to be paid out at least annually. | | | |
| ⇒ The APY is determined in accordance with section E of Appendix A of Regulation DD. | | | |
| • If an advertisement states a bonus: | | | |
| — The “annual percentage yield,” using that term (§ 230.8(d)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| — The time requirement to obtain the bonus (§ 230.8(d)(2))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| — The minimum balance required to obtain the bonus (§ 230.8(d)(3))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Do indoor signs: | | | |
| • Refrain from: | | | |
| — Containing misleading or inaccurate statements, and misrepresenting deposit contracts (§ 230.8(a)(1))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| — Referring to or describe an account as “free” or “no cost” (or contain a similar term) if any maintenance or activity fee is charged? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| — Using the word profit to refer to interest paid on the account? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| — Using the term “fees waived” if a maintenance or activity fee can be imposed (§ 230.8(a)(2) and Staff Commentary § 230.8(a)-5)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • If a rate of return is stated: | | | |
| — State the rate as “annual percentage yield” or “APY”? No other rate may be stated except for the interest rate in conjunction with the APY to which it relates. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| — Contain a statement advising consumers to contact an employee for further information about applicable fees and terms (§ 230.8(e)(2))? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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SECTION 230.9 – RECORD RETENTION REQUIREMENTS

13. Has the institution retained evidence of compliance with Regulation DD, including rate information, advertising, and providing consumers disclosures at the appropriate time (including upon a consumer's request), for a minimum of two years after disclosures are required to be made or action is required to be taken? For example, review samples of advertising and disclosures, policies and procedures, and training activities, as appropriate (§ 230.9(c)).

SECTION 230.10 – [RESERVED]

SECTION 230.11 - OVERDRAFT PAYMENT DISCLOSURE AND ADVERTISING REQUIREMENTS

Periodic Statement Disclosures

1. Does the institution disclose on each periodic statement (if it provides a statement, and if a consumer is charged such fees) separate totals, for both the statement period and the calendar year-to-date, for both of the following (§ 230.11(a)(1) and (2)):
- The total amount of fees and charges imposed for paying checks or other items when there are insufficient or unavailable funds and the account becomes overdrawn, using the term "Total Overdraft Fees" (§ 230.11(a)(1)(i))? (NOTE: The requirement to use the term "Total Overdraft Fees" is effective October 1, 2010) AND
 - The total amount of fees imposed on an account for returning items unpaid (§ 230.11(a)(1)(ii))?
2. Does the institution disclose the fees in close proximity to any fee identified in section 230.6(a)(3) that may be imposed in connection with the account and in a substantially similar format as found in Appendix B of Regulation DD? NOTE: The table must contain lines (or similar markings such as asterisks) inside the table to divide the columns and rows.

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Yes No NA

Advertisement Requirements

3. Unless an exception under section 230.11(b)(2)-(4) applies, when an institution advertises the payment of overdrafts, are all of the following disclosed clearly and conspicuously in the advertisement:

- The fee(s) for the payment of each overdraft (§ 230.11(b)(1)(i))?
- The categories of transactions for which a fee may be imposed for paying an overdraft (§ 230.11(b)(1)(ii))?
- The time period by which the consumer must repay or cover any overdraft (§ 230.11(b)(1)(iii))?
- The circumstances under which the institution will not pay an overdraft (§ 230.11(b)(1)(iv))?

Disclosure of Account Balances

4. If the institution discloses account balance information to a consumer through an automated system, does:

- the balance exclude additional amounts that the institution may provide to cover an item when there are insufficient or unavailable funds in the consumer's account (§ 230.11(c))? NOTE: The regulation does not require an institution to exclude funds from the consumer's balance that may be transferred from another account pursuant to a retail sweep program (Staff Commentary (§ 230.11(c)-2)).
- the institution, if it discloses at its option additional account balances that include such additional amounts, prominently state that the balance includes such additional amounts, and if applicable, that the additional amounts are not available for all transactions (§ 230.11(c))?

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