

BANK COMPLIANCE EXPERT ON CD

Bank Compliance Expert on CD includes the following elements:

Recent Additions

- This feature alerts you to what's changed with each update and links you directly to the updated information.

Expert Guidance & Analysis

- Compliance Guidance by Regulation, Consumer Lending Compliance, Marketing and Advertising Compliance, Operations Compliance.* Each of these comprehensive compliance infobases includes explanations, examples, and step-by-step guidance to help financial institutions understand and implement the regulations. Predefined links that appear as highlighted text allow you to jump from the expert analysis to the actual section of the relevant law or regulation.
- Safety & Soundness Compliance.* This infobase provides financial institutions with a practical resource for understanding and applying the significant safety and soundness laws and regulations.
- Policies and Procedures.* The sample policies and procedures address a variety of compliance issues to help you in developing your institution's policies and procedures. You may customize the policies and procedures to fit your institution's needs by saving a copy of them to your word processing program. The policies and procedures are linked to appropriate internal audit checklists, so you can move directly from a policy and procedure to a related audit checklist.
- Internal Audit Programs.* The sample internal audit checklists support your efforts to monitor and fine-tune your institution's compliance activities. You may customize the audit checklists to fit your bank's requirements by saving them to your word processing program. The audit checklists are linked to corresponding policies and procedures, so you can jump directly from an audit checklist to a relevant policy and procedure.
- Federal Regulatory Forms.* This infobase provides up-to-date versions of the federal forms that need to be filed with federal regulators and agencies for every activity in which a financial institution may take part. Forms are organized by activity and then agency and are linked to the underlying law or regulation. Using Adobe Acrobat™, you can print the actual forms you need to file.
- Compliance Glossary.* The Compliance Glossary is a comprehensive reference tool that clearly defines relevant compliance terms, concepts, and sources.

Analysis from Our Washington Desk

- Recent News Updates.* This feature helps you respond to the latest regulatory and banking industry developments by giving you weekly summaries of agency issuances and proposed and final rules and regulations.
- In-Depth Analysis: Bank Law and Regulatory Report.* This newsletter includes current coverage of regulation, federal legislation, and litigation of importance to financial institutions.

- *Compliance Examinations Update*. This publication, written by John Mancuso, Esq., contains practical examples of typical problems encountered in the areas of consumer compliance and safety and soundness. The problem is defined, the solution is discussed in detail, and references to law and regulations are given.

Special Reports and You Choose the Topic

- *Special Reports: Analysis of Special Developments*. These reports provide insight from Sheshunoff experts on hot topics as they develop.
- *You Choose the Topic*. This feature takes you through searches on key topics we have completed for you, and gives you specific instructions and examples to perform your own searches.

Daily Federal Register on the Internet

- This link to www.complianceexpert.com provides access to daily *Federal Register* updates to supplement the information provided on CD.

Federal Laws, Regulations, & Agency Documents

- *Code of Federal Regulations (CFR)*. The CFR is updated routinely to include new regulations and modifications to existing rules once they become effective. CFR and USC citations are linked throughout the infobase. Where modifications are made, the Federal Register dates are provided and linked to give you quick access to the text of Federal Register articles. In addition, links to the compliance infobases appear throughout the CFR, enabling you to jump directly to related interpretation and analysis. The following titles are included in the CFR:
 - 5 CFR Administrative Personnel (selected sections)
 - 7 CFR Agriculture (selected sections)
 - 12 CFR Banks and Banking (complete)
 - 13 CFR Business Credit and Assistance (complete)
 - 16 CFR Commercial Practices (selected sections)
 - 17 CFR Commodity and Security Exchange (complete)
 - 24 CFR Housing and Urban Development (complete)
 - 26 CFR Internal Revenue (selected sections)
 - 28 CFR Judicial Administration (selected sections)
 - 29 CFR Labor (OSHA) (selected sections)
 - 31 CFR Money and Finance: Treasury (complete)
 - 32 CFR National Defense (selected sections)
 - 34 CFR Education (selected sections)
 - 39 CFR Postal Service (selected sections)
 - 40 CFR Protection of Environment (EPA) (selected sections)
 - 44 CFR Emergency Management and Assistance (selected sections)
 - 47 CFR Telecommunication (selected sections)

- 49 CFR Transportation (selected sections)
- *United States Code (USC)*. The USC is updated routinely to include new laws and modifications to existing laws. USC and CFR citations are linked throughout the infobase. In addition, links to the compliance infobases appear throughout the USC, enabling you to jump directly to related interpretation and analysis. The following titles are included in the USC:
 - 5 USC Government Organization and Employees (selected sections)
 - 7 USC Agriculture (selected sections)
 - 9 USC Arbitration (selected sections)
 - 11 USC Bankruptcy (complete)
 - 12 USC Banks and Banking (complete)
 - 15 USC Commerce and Trade (selected sections)
 - 16 USC Conservation (selected sections)
 - 17 USC Copyrights (selected sections)
 - 18 USC Crimes and Criminal Procedure (selected sections)
 - 20 USC Education (selected sections)
 - 22 USC Foreign Relations and Intercourse (selected sections)
 - 25 USC Indians (selected sections)
 - 26 USC Internal Revenue Code (selected sections)
 - 28 USC Judiciary and Judicial Procedure (selected sections)
 - 29 USC Labor (selected sections)
 - 30 USC Mineral Lands and Mining (selected sections)
 - 31 USC Money and Finance (selected sections)
 - 33 USC Navigation and Navigable Waters (selected sections)
 - 35 USC Patents (selected sections)
 - 38 USC Veterans' Benefits (selected sections)
 - 40 USC Public Buildings, Property, and Works (selected sections)
 - 41 USC Public Contracts (selected sections)
 - 42 USC The Public Health and Welfare (selected sections)
 - 46 USC Shipping (selected sections)
 - 47 USC Telegraphs, Telephones, and Radiotelegraphs (selected sections)
 - 49 USC Transportation (selected sections)
 - 50 USC War and National Defense (selected sections)
 - Selected Public Laws

- *Federal Register on This CD*. Proposed, interim, and final rules are found here. Final rules are incorporated into the CFR after their effective date.

Federal Register history reflecting the most current changes is included for the following CFR titles:

- 12 CFR Banks and Banking
- 13 CFR Business Credit and Assistance
- 16 CFR Commercial Practices
- 17 CFR Commodity and Security Exchanges
- 24 CFR Housing and Urban Development
- 31 CFR Money and Finance, Treasury
- 44 CFR Emergency Management and Assistance

Notices issued by the following agencies are also included:

- Commodity Futures Trading Commission
- Department of Housing and Urban Development
- Department of the Treasury
- Farm Credit Administration
- Federal Communications Commission
- Federal Deposit Insurance Corporation
- Federal Emergency Management Agency
- Federal Financial Institutions Examination Council
- Federal Housing Finance Board
- Federal Reserve System
- Federal Trade Commission
- Internal Revenue Service
- National Credit Union Administration
- Office of the Comptroller of the Currency
- Office of Foreign Assets Control
- Office of Thrift Supervision
- Pension and Welfare Benefits Administration
- Pension Benefit Guaranty Corporation
- Securities and Exchange Commission
- Small Business Administration

- *Federal Register on the Internet.* This link to www.complianceexpert.com provides access to daily *Federal Register* updates to supplement the information on CD.
- *Agency Documents.* This infobase includes manuals and issuances published by the Federal Deposit Insurance Corporation, Federal Financial Institutions Examination Council, Federal Reserve, Office of the Comptroller of the Currency, Office of Thrift Supervision, Department of Housing and Urban Development, Department of Labor, Financial Crimes Enforcement Network, and Securities and Exchange Commission. The information available in this infobase is listed by agency as well as by subject.

Ask Your Peers on the Internet

- This link to www.complianceexpert.com provides access to a discussion group for Bank Compliance Expert on CD subscribers where you may post questions, help others with their questions, and exchange ideas.

Product Information

- *About the Authors and Contributors.* This section provides a brief description of primary and contributing authors.
- *About Sheshunoff Information Services.*

State Laws and Regulations (Available on CD #2)

- Banking-related state laws, rules, and regulations are provided to give you a complete source of compliance information and guidance.