

## How to Use This Manual

The *Compliance Guide to Bank Operations* is a regulatory compliance manual written for bank operations officers and others involved in making sure their bank satisfies all regulatory requirements that affect the bank operations area. Clearly, federal consumer credit regulations directly affect the successful performance of the operations area of your bank. Yet as great an influence as these regulations have, they are neither written nor available in a form that makes them easy to use — and to understand — in the context of the responsibilities of a bank operations officer.

The *Compliance Guide to Bank Operations* is an answer to this dilemma. The manual is organized according to the areas a bank operations officer is responsible for (e.g., deposits, loans, branches). And each chapter provides analysis and interpretation of the federal consumer credit regulations affecting that area. For example, if you have a question about branch operations, you can turn to that section of the manual and determine how certain regulations apply to your particular question.

The *Compliance Guide to Bank Operations* is designed to assist the operations officer and compliance staff of your bank in two ways — to provide a quick reference guide to the many compliance questions that arise in bank operations, and to explain the application of the federal consumer credit regulations to the various aspects of a bank's operations.

The manual is arranged to help locate the information you need to perform your job. Instead of discussing compliance matters on a regulation-by-regulation basis, the manual is divided topically by bank product, to facilitate its use. So if a question arises about maintaining a checking account, just turn to the chapters that address the compliance issues that apply to checking accounts.

The manual is divided into five parts. Parts I, II, and III address the three basic elements of branch banking: taking deposits, making loans, and paying checks. Part IV discusses the regulatory issues connected with nontraditional products (e.g., offering discount brokerage services or annuities). Part V addresses general regulatory issues in connection with branch banking.

The parts are broken down into the following chapters:

### **Part I — Taking Deposits**

- Chapter 1 Regulatory Basics for Savings Accounts
- Chapter 2 Notice, Disclosure, and Poster Requirements for Savings and Money Market Savings Accounts
- Chapter 3 Regulatory Basics for Checking Accounts
- Chapter 4 Notice, Disclosure, and Poster Requirements for Checking Accounts
- Chapter 5 Regulatory Basics for NOW Accounts
- Chapter 6 Notice, Disclosure, and Poster Requirements for NOW Accounts
- Chapter 7 Regulatory Basics of Time Deposits
- Chapter 8 Notice, Disclosure, and Poster Requirements for Time Deposits
- Volume I Exhibits

**Part II — Making Loans**

Chapter 9 Consumer and Business Open-End and Closed-End Credit

Chapter 10 Consumer and Business Real Property-Related Credit

**Part III — Paying Checks**

Chapter 11 Issuing, Paying, and Returning Checks

**Part IV — Other Banking Activities**

Chapter 12 Electronic Services for Consumers

Chapter 13 Nondeposit Investment Activities and Business Services

**Part V — Branch Issues**

Chapter 14 Branch Issues

Volume II Exhibits

The text in each chapter is arranged in a logical sequence rather than by regulation, specifically highlighting the impact of the requirement on the function of the bank operations officer. Examples that illustrate the effect of the regulatory provisions are supplied throughout the manual to help you understand the meaning of the provisions and how they affect bank operations. Exhibits at the end of each volume include such useful tools as regulatory model forms and tables that supply quick information on topics such as which accounts are subject to Regulation DD and which are not. A quick reference guide that includes in-depth, but easy-to-digest, information on which requirements apply to which bank products and services offered in each area of the bank is also included.