The Manual

How to Ensure Compliance with Deposit Regulations

How to Ensure Compliance with Deposit Regulations
Deposit compliance is an increasingly complex topic that involves a significant number of employees at most financial institutions. The various federal laws and regulations relating to deposit compliance establish requirements for initial disclosures that must be given to new customers (and in some cases, upon request to inquiring non-customers), periodic disclosures after the account is opened, error resolution procedures and restrictions on advertising.

This manual addresses the various deposit compliance requirements in a practical, easy-to-understand fashion. The manual contains a comprehensive yet "plain language" explanation of each topic covered. Like all of our seminar manuals, it is organized and designed to serve as an ongoing reference guide.

This manual is designed for all employees who deal with the deposit taking function, such as compliance officers, auditors, cashiers, operations personnel, tellers, customer service representatives and new accounts personnel.

Topics

- Customer Identification Procedures
- Customer Due Diligence/Beneficial Ownership Rule
- Regulation D
- Electronic Funds Transfer Act/Regulation E
- Expedited Funds Availability Act/Regulation CC
- Truth-in-Savings Act/Regulation DD
- Fair Credit Reporting Act Deposit Issues
- Advertisement of Membership (NCUA/FDIC)
- Bank Sales of Non-Credit Related Insurance
- Responding to Customer Complaints and Inquiries
- Bank Sales of Insurance
- Unfair, Deceptive or Abusive Acts or Practices
- Garnishment of Accounts Containing Federal Benefit Payments

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