


CREDIT UNION POLICIES AND PROCEDURES MANUAL


CUPP IV

GENERAL TABLE OF CONTENTS

The Items listed in this Table correspond to the files and contents of each file as set forth herein. To locate an item you can Search this Table by using the Edit toolbar (and then using the Find function) above; or you may Search the contents of this or all folder/networks using the Windows Search function (using the Tools item you will find after clicking on the file folder symbol  to the left above on your standard Windows Toolbar; Then Select Tools and Search). Some items may be applicable to more than one category herein. However, we do not maintain multiple copies of the same document in this resource. Instead, you will be directed to the Section where the item can be found.

If you have any questions regarding the use of this Resource, or the location of any documents, please call or e-mail us.

NOTE: Always consult with competent local counsel regarding the impact and/or requirements of local and/or state laws, rules and ordinances.

 To help locate items more easily on the CD-rom, several sections are broken down into sub-sections (sub-files on the CD-rom). This is intended to speed your search for a particular document of set of documents.

 SECTION A – ACH POLICY

- A – ACH and Wire Transfer Policy and Procedure
- B – Sample ACH and Wire Transfer Agreements
(See also coverage in the Membership Agreement for simple transactions)
- C- Drafts ACH Origination Agreements (New 1-31-2004)

 SECTION B – ADVERTISING GUIDE

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| A – Advertising Guide | |
| B – Advertising Checklist | DEPOSIT ACCOUNTS |
| C – Advertising Checklist | INVESTMENT PRODUCTS AND SERVICES |
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| I – Advertising Checklist | CONSUMER LEASES |
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 **SECTION C – BANKRUPTCY POLICY AND FORMS**

- A - Bankruptcy Procedure
- B - Bankruptcy File Checklist
- C - Bankruptcy Voice Information System Guide

FORMS:

- D - Bankruptcy Exhibit C – Statement Letter
- E - Bankruptcy Exhibit C1 – Termination of Services Letter
- F - Bankruptcy Exhibit D – Freeze Letter
- G - Bankruptcy Exhibit E – Credit Insurance Letters
- H - Bankruptcy Exhibit F – Payroll Deduction Safe Harbor Letter
- I - Bankruptcy Exhibit G-1 – Voluntary Payment Agreement
- J - Bankruptcy Exhibit G-2 – Voluntary Payment Receipt
- K - Bankruptcy Exhibit H-1 – Reaffirmation / Policy Letters
- L - Bankruptcy Exhibit H-2 – Reaffirmation X-Collateral Letter
- M - Bankruptcy Exhibit J-1 – Reaffirmation Agreement – Standard
- N - Bankruptcy Exhibit J-2 – Reaffirmation Agreement / Reinstate
- O - Bankruptcy Exhibit J-3 – Sample Filing Letter
- P - Bankruptcy Exhibit K1 – CPI letter to Attorney
- Q - Bankruptcy Exhibit K-2 – CPI Letter to Debtor
- R - Bankruptcy Exhibit L – Co-Maker Letter

 **SECTION D – BSA POLICY**

- A- BSA/Bank Secrecy Act Compliance Checklist
- B- BSA/Bank Secrecy Act Policy and Procedures
- C- BSA/OFAC Policy
- D- BSA/Bank Secrecy Act Guide & Training – Q & A (Revised 1-31-2004)
- E- BSA/Bank Secrecy Act Policy / Employee Certification
- F- BSA/Membership Card
- G- BSA/CIP Verification Document (Used to Create Alternate Record of Verification)
- H- BSA/CIP Alternate Verification Document
- I- BSA/Section 314(a) Information Sharing Guide (New 1-31-2004)
- J- BSA/Section 314(b) Information Sharing Guide (New 1-31-2004)
- K- CIP Verification Notice (New 1-31-2004)
- L- CIP Alternate Document Verification (New 1-31-2004)

 **SECTION E – CHECK KITING POLICY AND FORMS**

- A - Check Kiting Policy and Procedures
- B - Check Kiting – Exhibit A (Regulation CC Guide)

SECTION F – COLLECTION POLICY AND FORMS

POLICY

A- Collections Policy / Guide 7.101

FORMS:

- B- Collections Form / 7.101 – Exhibit A – Partial Payments
- C- Collections Form / 7.101 – Exhibit B – Terminate Member Service
- D- Collections Form / 7.101 – Exhibit C – Terminate / Joint (Revised 12-31-2003)

PROCEDURE

A- Collections Procedures / 7.102

FORMS: (Revised 12-31-2003)

- B- Collections Procedures Form/ 7.102 – Exhibit A – Collection Checklist
- C- Collections Procedures Form / 7.102 – Exhibit B1 – Default Letter / Basic
- D- Collections Procedures Form / 7.102 – Exhibit B2 – Default Letter w / Cure
- E- Collections Procedure Form / 7.102 – Exhibit B2a - Collections Letter (Basic-Non-Debtor)
- F- Collections Procedures Form / 7.102 – Exhibit B3 – Default Letter w / Bankruptcy
- G- Collections Procedures Form / 7.102 – Exhibit B4 – Default Letter – Re w / HUD
- H- Collections Procedures Form / 7.102 – Exhibit B5 – Default Letter – Re w / Bkrtcy
- I- Collections Procedures Form / 7.102 – Exhibit B6 – Default Letter – Insurance
- J- Collections Procedures Form / 7.102 – Exhibit B7 – Default Letter – Insurance – TWO
- K- Collections Procedures Form / 7.102 – Exhibit B8 – X-Collateral Letter
- L- Collections Procedures Form / 7.102 – Exhibit C – CU Extensions
- M- Collections Procedures Form / 7.102 – Exhibit D – Repossession Checklist
- N- Collections Procedures Form / 7.102 – Exhibit E – Voluntary Surrender
- O- Collections Procedures Form / 7.102 – Exhibit F– Repossession Contract
- P- Collections Procedures Form / 7.102 – Exhibit G – Repossession Inventory
- Q- Collections Procedures Form / 7.102 – Exhibit H1– Notice of Sale / General
- R- Collections Procedures Form / 7.102 – Exhibit H2 – Notice of Sale / Bankruptcy
- S1- Collections Procedures Form / 7.102 – Exhibit H3 – Notice of Sale / Non-Borrow
- S2- Collections Procedures Form / 7.102 – Exhibit H4 – Notice of Sale / Sub Lien holder
- T1- Collections Procedures Form / 7.102 – Exhibit J1 – Bid Agreement
- T2- Collections Procedures Form / 7.102 – Exhibit J2 – Bid Agreement / RE
- U- Collections Procedures Form / 7.102 – Exhibit K – Consignment Agreement
- V- Collections Procedures Form / 7.102 – Exhibit L – Consignment Addendum
- W- Collections Procedures Form / 7.102 – Exhibit M – Consignment Owners Sign
- X- Collections Procedures Form / 7.102 – Exhibit N – UCC-9 Deficiency Demand
- Y- Collections Procedures Form / 7.102 – Exhibit O – Skiptracing Checklist
- Z- Collections Procedures Form / 7.102 – Exhibit P – Assignment of Note – Security

FORECLOSURE

A. Collection Procedures / 7.102A / Foreclosure Policy / Procedure

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SECTION G – CONSUMER LOAN NOTES, ADDENDUM AND MODIFICATION FORMS

- G2- Consumer Note C1 – Car Loan Discount Addendum
 - H- Consumer Note D – Addendum / Arbitration Clause (Closed-End)
 - I- Consumer Note E – HELOC Modification
 - J- Consumer Note F – Assignment / Note and Security
 - K- Consumer Note G – Payroll Loan Discount Addendum
 - L- Consumer Note H – Employee Loan Discount Addendum
 - M- Consumer Loan Modification (Change in Payroll Deduction) (New 1-31-2004)
 - N- Consumer Loan Modification (Special Consolidation-Bankruptcy) (New 1-31-2004)
- Note: This is a special use form. Ancillary documentation with a debtors counsel and/or reaffirmation may be required. You should discuss this with debtor’s counsel.**
- O- Adverse Action Cheat Sheet (New 1-31-2004)
 - P- Adverse Action Form (New 9-30-2003)
 - Q- DMV Power of Attorney (Generic) (New 1-31-2004)
 - R- DMV Power of Attorney (SC) (New 1-31-2004)
 - S- Hypothecation and Stock Power (New 1-31-2004)
 - T- Release of Borrower (New 1-31-2004)

SECTION H – COURTESY PAY – NSF PAYMENT PLANS

- A- Courtesy Pay Sample Letter to Members (Revised August 6, 2004)
- B- Courtesy Pay Procedures and Opt-out (Revised August 6, 2004)
- C- Courtesy Pay Guide and General Overdraft Policy 12 CFR 701.21 (Revised August 6, 2004)
- D- Courtesy Pay Repayment Agreement (Call to discuss this item before use) (1-31-2004)

SECTION I -- CREDIT CARDS

- A- Credit Card – Agreement and Disclosures (Revised 3-30-2004)
- B- Credit Card – Application (Long Form)
- C- Credit Card – Pledge for “Secured” // Credit Builder Program
- D- Credit Card – Application Insert
- E- Credit Card – Sample Schumer Box
- F- Credit Card –Balance Transfer Form
- G- Credit Card –Change in Terms
- H- Credit Card –Sample State Law Disclosures
- I- Credit Card –Employee Use of CU Card
- J- Credit Card –Verified by VISA

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SECTION J – DOCUMENT RETENTION

- A- Document Retention / 9.000 – Table of Contents
- B- Document Retention / 9.101 – Policy
- C- Document Retention / 9.102 – Schedules
- D- Document Production / 9.103 – Production Rules
- E- Document Production / Exhibit 1 - Sample Letter for Invalid Request
- F- Document Retention / Exhibit 2 – Reply to Criminal Subpoena
- G- Document Retention / Exhibit 3 – Reply – Venue
- H- Document Retention / Exhibit 4 – Reply – Search Warrant
- I- Document Retention / Exhibit 5 – Reply – Invalid Support Request or Levy

SECTION K – ELECTRONIC BANKING GUIDE

- A - Electronic Banking Guide (Revised 12-31-2003)
- B - Electronic Banking Policy and Procedures (Revised 12-31-2003)
- C – Home Banking Policy and Procedures (Revised 12-31-2003)
- D - Disaster Recovery Policy and Audit Checklists
- E – Electronic Mail and Use Policy
- F - Internet Use Policy
- G – Microcomputer End User Policy
- H – Third Party Outsourcing and Vendor Review Checklist
- I – Sample E-Signatures Disclosures (Revised 12-31-2003)
- J – Sample EFT Provisions Relevant to E-Banking Services (NEW 12-31-2003)
- K – Member Financial Records Privacy Policy
- L – Separate E-Statements Agreement
- M- Receipt for Electronic Disclosure (Multi-purpose / Loans-Shares-Services / E-Sign)

SECTION L – HOME EQUITY LINE OF CREDIT ANCILLARY FORMS: EXAMPLE -- MODIFICATION AND CARD ACCESS FORMS

- A- HELOC – Credit Agreement (For Use as a Business Loan)
- B- HELOC – Voucher (Business Loan)
- C- HELOC – Modification (Convert to Closed-End) Add TILA Closed-end Disclosure
- D- HELOC – TILA Closed-end Disclosure
- E- HELOC – Addendum (Credit Card Access)
- F- HELOC – (Credit Card Access) Application
- G- HELOC – Early Disclosure (Credit Card Access)
- H- HELOC – Addendum (Special Introductory Rate Plan)
- H1- HELOC - Intro -- Special Rate Addenda (5-17-2004)
- I- HELOC - Early Disclosure (Special Introductory Rate Plan)
- J- HELOC – Modification / Rate (Long Form)
- K- HELOC – Modification / Rate (Short Form) (NEW 1-31-2004)
- L- HELOC – Modification (Draw Period)



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SECTION M – INDIRECT LENDING POLICY

- A- Indirect Lending / A – Agreement Package
- B- Indirect Lending / B1 – Indirect Lending Policy
- C- Indirect Lending / C – Indirect Lending Compliance Guide
- D- Indirect Lending Consumer Contract – See Item A1 Under Consumer Loan Section G
- E- NCUA and Legal Issues -- Indirect Dealer Financing Programs (New March 31, 2004)

SECTION N – LOAN POLICY

-  Complete Short Form Policy and Procedures Omnibus (NEW 12-31-2004)
-  Complete Long-Form Policies, Procedures, and Miscellaneous Forms (Revised 1-31-2004)

GENERAL LOAN POLICY

- A- Loan Policy / 1.101 General Loan Policy
- B- Loan Policy / 1.101 Appendix A – Fair Lending Procedure
- C- Loan Policy / 1.101 Appendix B – Aliens Policy (Revised 1-31-2004)
- D- Loan Policy / 1.101 Appendix C – Bank Bribery Act Policy
- E- Incentive Policy Draft (New 1-31-2004)

GENERAL LOAN PROCEDURES

- A- Loan Policy / 1.102 Specific Loan Requirements / Guidelines
- B- Loan Policy / 1.102 Exhibit A – Letter – Terminate Insurance
- C- Loan Policy / 1.102 Exhibit B – Letter – Credit Ins. Default
- D- Loan Policy / 1.103 Lending Authority
- E- Loan Policy / 1.104 Loans to Employees, Directors and Family Members
- F- Loan Policy / 1.105 Interest Rates and Financing Terms; Aggregate Loan Amounts
- G- Loan Policy / 1.106 Approved Loans
- H- Loan Policy / 1.107 Extensions
- I- Loan Policy / 1.108 Charge-Off, Delinquent and Bankrupt Matters
See, Documents 24 and 25 in the Membership Section (Section 15) for Sample Letters
- J- Loan Policy / 1.109 Risk-Based Lending
- K- Loan Policy / 1.110 Member Business Loans Policy and Procedures – Draft – Will be revised with the Member Business Lending System in Section W (April 2004)

CREDIT EVALUATION AND PROCESSING

- A- Loan Policy / 2.101 Credit Evaluation Procedures
- B- Loan Policy / 2.102 Loan Counseling and Interviewing Procedure
- C- Loan Policy / 2.103 Guarantors and Co-Signers
- D- Loan Policy / 2.103A Chart
- E- Loan Policy / 2.103B Guaranty / Co-Signer Form - Federal

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- F- Loan Policy / 2.103C Guaranty / Co-Signer SC State Law (Revised 1-31-2004)
- G- Loan Policy / 2.104 Credit Decision and Loan Pricing Procedure
- H- Loan Policy / 2.104 Exhibit A – Rel. Pricing Worksheet (Complex RBL)
- I- Loan Policy / 2.104 Exhibit B – Loan Officer Worksheet



REGULATORY AND COMPLIANCE ISSUES

- A- Loan Policy / 3.101 – 3.108 Reserved
- B- Loan Policy / 3.109 Flood Procedure Guidance
- C- Loan Policy / 3.109-B Flood Procedure Guidance
- D- Loan Policy / 3.109-C Flood Procedure Guidance
- E- Loan Policy / 3.109-D-1 Flood Procedure Guidance
- F- Loan Policy / 3.109-D-2 Flood Procedure Guidance
- G- Loan Policy / 3.109-E Flood Procedure Guidance
- H- Loan Policy / 3.110 Appraisal Policy
- I- Loan Policy / 3.111 Power of Attorney
- J- Loan Policy / 3.111 Exhibit A – POA Forms



INDIVIDUAL LOAN POLICIES PROCEDURES – PERSONAL LENDING

- A- Loan Policy / 4.101 Policy – General
- B- Loan Policy / 4.102A Policy
- C- Loan Policy / 4.102B Procedure
- D- Loan Policy / 4.103A Credit Card Policy
- E- Loan Policy / 4.103B Credit Card Procedure
- F- Loan Policy / 4.104A Personal Loan
- G- Loan Policy / 4.104B Personal Loan Procedure



INDIVIDUAL LOAN POLICIES PROCEDURES – PRIMARY PLEDGE LENDING

- A- Loan Policy / 5.101 General
- B- Loan Policy / 5.102 New Car Loan Policy
- C- Loan Policy / 5.102B New Car Loan Procedure
- D- Loan Policy / 5.102B Exhibit 2 (Detrimental Reliance Letter – Title)
- E- Loan Policy / 5.103A Used Car Policy
- F- Loan Policy / 5.103B Used Care Procedure
- G- Loan Policy / 5.104B Pre-Approval Procedure
- H- Loan Policy / 5.104B Pre-Approval Procedure (Payment Order Form)
- I- Loan Policy / 5.104B Pre-Approval Procedure (Draft Confirmation)
- J- Loan Policy / 5.105A Boat and Watercraft Loan Policy
- K- Loan Policy / 5.105B Boat and Watercraft Procedure
- L- Loan Policy / 5.106A Other Secured Policy
- M- Loan Policy / 5.106B Other Secured Procedure
- N- Loan Policy / 5.107A Mobile Home Loans without Real Estate Policy
- O- Loan Policy / 5.107B Mobile Home Loans without Real Estate Procedure
- P- Loan Policy / 5.108A Household Furnishings / Computer Loan Policy
- Q- Loan Policy / 5.108B Household Furnishings / Computer Loan Procedure
- R- Loan Policy / 5.109A Stock and/or Securities Secured Loan Policy
- S- Loan Policy / 5.109B Stock and/or Securities Secured Loan Procedure

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- T- Loan Policy / 5.109B Drafting Guide and Explanation
- U- Loan Policy / 5.110A Equity Loan Policy
- V- Loan Policy / 5.110B Equity Loan Procedure

 **INDIVIDUAL LOAN POLICIES PROCEDURES – REAL ESTATE LENDING**

- A- Loan Policy / 6.101 General Real Estate Policy
- B- Loan Policy / 6.102 First Mortgage Loan Policy
- C- Loan Policy / 6.102 Procedure
- D- Loan Policy / 6.103 Refinance 1st or 2nd Mortgage Policy
- E- Loan Policy / 6.103 Procedure
- F- Loan Policy / 6.104 Non-PMSI 1st or 2nd Mortgage Policy
- G- Loan Policy / 6.104 Procedure
- H- Loan Policy / 6.105 Home Improvement Loan Policy
- I- Loan Policy / 6.105 Procedure
- J- Loan Policy / 6.106 Lot Loan Policy
- K- Loan Policy / 6.106 Procedure
- L- Loan Policy / 6.107 Home Equity Line of Credit Policy
- M- Loan Policy / 6.107 Procedure
- N- Loan Policy / 6.108 Real Estate Construction Loan Policy
- O- Loan Policy / 6.108 Real Estate Construction Procedure
- P- Loan Policy / 6.109 Mobile Home with Land Loan Policy
- Q- Loan Policy / 6.109 Procedure 135919

 **SECTION O - MEMBERSHIP FORMS PACKAGE**

 **POLICY**

- A- General Deposit Accounts Policy

 **CHECK 21 RESOURCES / POLICY AND FORMS (October 26, 2004)**

- 1 - Guide to Check 21 -- For Credit Union
- 2 - Implementation Checklist
- 3 - Member Information Guide (Educational Piece)
- 4 - Disclosure -- Substitute Checks and Your Rights
- 5 - Member Q & A (Advanced Ed. Piece w/ Alt. Mkting)
- 6 - Notice of Valid Claim and Refund
- 7 - Notice of Provisional Refund
- 8 - Denial of Claim
- 9 - Notice of Reversal of Refund
- 10 - Letter that Matter is Not a Check 21 Claim
- 11 - Checklist to Assess Claims
- 12 - Reg CC Holds Options and Check 21 (for Membership Agreements)
- 13 – Sample of a Substitute Check
- 14 – Sample Marketing Brochure

FORMS AND DOCUMENTS

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- A1- Membership Account Booklet – Unformatted Multi-Use Platform (Revised 12/30/2003)
- A2- Open-End Add In (For Credit Union’s that wish to provide an Open-end Agreement with the Membership Agreement) See, Consumer Lending Forms – Section G of this Resource.
- A3- Consent to Receive and Receipt of Electronic Disclosure
- B1- Membership Account Booklet – Bill Payment Agreement
- B2- Membership Account Booklet – Overdraft Provision Guide
- B3- Membership Account Booklet – Regulation CC Case-by-Case
- B4- Membership Account Booklet -- Verified by Visa Disclosure (Same as Credit Card Document)
- B5- E-Statements and E-Consent Template (8-17-2004)
- C- Membership Account Booklet – Rate and Fee Schedule (Revised 12/30/2003)
- D1- Membership – General Account Card
- D2- Membership – Joint Member Account Card
- D3- Payroll Deduction Sample Language (New 1-31-2004)
- D4- 3rd Party Transfer Authorization (New 1-31-2004)
- D5- Minors Account Membership Card (New 8-17-2004)
- E- Membership – Debit Card Application
- F- Membership – Information to Facilitate Simple Trust (Revised 12/30/2003)
- G- Membership – Parent or Guardian’s Responsibility for Minor’s Account
- H- Membership – Organization Resolution
- I- Membership – Term Certificate Form
- J- Membership – Renewal Notice / Certificate
- K- Membership – Maturity Notice / Certificate
- L- Membership – Pre-Need Funeral Account / SC Only
- M- Membership – Estate Account Statement by Representative
- N- Membership – Surrender of Ownership Interest
- O- Membership – Eligibility for Membership Statement
- P- Membership – Trust / Letter Re: Tax ID Number
- Q- Membership – Successor Trustee Document
- R- Membership – Policy / Member Loss to Credit Union
See, Loan Policy Document Number 13 In Section 14 Above.
- S- Membership – Policy / Members Loss Letter
- T- Membership – Policy / Member Loss Letter to Joint Owner
- U- Membership – Change in Terms Samples
- W1- Affidavit ATM-Debit (New 1-31-2004)
- W2- Affidavit of Forgery (New 1-31-2004)

GUIDE TO ACCOUNT OPENING

- V- Membership T – Opening, Change and Closing Procedure (Revised 12/30/2003)

SECTION P – NSF POLICY AND FORMS (PAPER AND ELECTRONIC)

- A- NSF and Fraudulent Item Collection Procedures
- B- NSF and Fraudulent Item Collection NC/SC Letter for Criminal Pursuit
- C- NSF and Fraudulent Item Collection Certificate of Service for Item 2
- D- NSF and Fraudulent Item Collection GA Letter for Criminal Pursuit
- E- NSF and Fraudulent Item Collection Civil Collection Letter

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- F- NSF and Fraudulent Item Collection GA Civil Collection Letter
- G- NSF and Fraudulent Item Collection Letter for Criminal Pursuit-Electronic Trans.
- H- NSF and Fraudulent Item Collection Notice of Charge Back
- I- NSF and Fraudulent Item Collection Demand for Payment re Attempted Charge Back

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SECTION Q - OVERDRAFT POLICY

- A- Overdraft Policy/NCUA Regulatory Requirements

SECTION R - PRIVACY POLICY

- A- Privacy A / Guide to Privacy Compliance
- B- Privacy B / Standard Privacy Disclosure (Revised 5/29/02)
- C- Privacy C / Guide Re: ATM Disclosure Obligations
- D- Privacy D / Compliance Worksheet
- E- Privacy D1/ Compliance Checklist
- F- Privacy E / Third-Party Matrix
- G- Privacy F / Internal Credit Union Policy
- G1- Privacy F1 Financial Records and Security – See, Section K; Item K.
- H- Privacy G / Privacy Letter – Response to Opt Out Request
- I- Privacy H / Addendum for Vendor Contracts
- J- Privacy I / Memo Re: Use of Forms in this Section

SECTION S – SAFE DEPOSIT BOX POLICY AND FORMS

- A- Safe Deposit Box A – Agreement (Revised 12/31/2004)
- B- Safe Deposit Box B – Policy 18.101
- C- Safe Deposit Box B1 – Policy – Exhibit / Chart
- D- Safe Deposit Box C – Signature Card- Option (Has Not Been Drafted to Address CIP)
- E- Safe Deposit Box D – Deputy Appointment
- F- Safe Deposit Box E – Entry Register
- G- Safe Deposit Box F – Delinquent Rent Notice
- H- Safe Deposit Box H – Delinquent / Unlawful Contents Letter
- I- Safe Deposit Box I – Inventory / Owner
- J- Safe Deposit Box J – Inventory / Personal Representative or Heir
- K- Safe Deposit Box K – Inventory / Credit Union

SECTION T– MISCELLANEOUS POLICIES, PROCEDURES AND FORMS

- A- Overall Compliance Policy
- B- Funds Availability Policy, Procedures and Guide
- C- Regulation D Transaction Limitations Chart
- D- General Security Policy
- XX- Member Financial Privacy – Security Policy / Section 748 Compliance
See, Item 11 in the E-Banking Section (Section 11)
- E- 1099 – C – Reporting / Revised
- F- Disaster Recovery Policy / Audit Checklist
- G- Environmental Risk Policy and Procedure
- H- Employment Policy and Procedure Guide

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- I- Employment Audit Checklist
- J- Allowance for Loan Losses
- K- ALL Policy
- L- Employment Adverse Action Notice (New 1-31-2004)
- M - **DRAFT** Investment Policy and Procedures
- N- Succession Policy (New 1-31-2004)

SECTION U – STOP PAYMENT ORDERS -- POLICIES, PROCEDURES AND FORMS
(New Section)

- A- Stop Payment A (Guide -- Paper and Electronic Issues)
- B- Stop Payment B (Request for SPO)
- C1- Stop Payment C (Request for Written Confirmation)
- C2- Stop Payment C (Notice of Stop Payment)
- D- Stop Payment D (Notice that item was paid)
- E- Stop Payment E (Request to Release SPO)
- F- Stop Payment F (Notice - Expiration of SPO)
- G- Stop Payment G (SPO Request -- Cashiers Check Similar)
- H- Stop Payment H (Affidavit – Lost-Stolen Cashiers Check or Similar)
- I- Stop Payment I (Third Party Claim)
- J- Stop Payment J (SPO - Electronic Item)
- K- Stop Payment K (ACH Confirmation)
- L- Stop Payment L (SAMPLE -- Internet Request)

SECTION V – REAL ESTATE LOAN CLOSING CHECKLISTS (New Section)

- A- Real Estate A - Loan Processes and Checklists
- B- Real Estate B - LOAN CHECKLIST- CLOSED END – FORM
- C- Real Estate C - LOAN CHECKLIST- OPEN-END – FORM
- D- Real Estate D - Loan Closing Instructions Form
- E- Real Estate E - Mortgage Loan Servicing Disclosure
- F- Real Estate F - Notice of Flood Hazard
- G- Real Estate G - Notice of Right to Appraisal
- H- Real Estate H - 2004 HMDA Q & A
- I- Real Estate I - HMDA Monitoring Information Form
- J- Real Estate J - Closed-end Truth in Lending Disclosure
- K- Real Estate K - Conditional Waiver of Closing Costs

SECTION W – COMMERCIAL LOAN FORMS AND CHECKLISTS

I. Guide

Comm -A- Member Business Account and Lending Guide

II. Membership Forms and Checklist

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Comm -B- Signature Card

Comm -C- Multi-Entity Resolution

Comm -D- Checklist for Analyzing Membership

III. Commercial Loan Policy and Checklist

Comm -E- Comm. Loan Policy

Comm -F- Loan Checklist Secured // Real Estate

IV. Application Forms and Checklists

Comm -G- Long Form Application and Exhibits

Comm -H- Short Form Application

Comm -I- Borrower's Checklist

Comm -J- Statement of Business Purpose

V. Loan Forms

Comm -K- Commitment Letter

Comm -L- Comm. Guaranty

Comm -M- Closed-end Note (Complex)

Comm -N- Revolving Note (Complex)

Comm -O- Security Agreement (Complex)

Comm -P- Short / Simple Closed-end Commercial Note and Guaranty

Comm -Q- Addendum for Use with Existing Loan Forms (Simple Loans)

Comm -R- Subordination Agreement

Comm -S- Comm. Loan Denial Worksheet

Comm -T- Third Party Pledge Form

SECTION X – FACT ACT RESOURCES

A -FACT Act Compliance Guide

B- FACT - Basic Fair Credit Reporting Act Policy

C- FACT - Member Information Security

D- FACT - Negative Notice Options

E- FACT - Marketing Disclosures

F- FACT - Sample CRA Report Request

G- FACT - Sample Credit Score Notice

H- FACT - Sample ID Theft Procedures

xH1-FACT - FTC ID Theft Right Summary (CRA)

xH2-FACT -FTC Guide - Notice to Consumers

xH3-FACT -FTC Guide for Reporters of Credit

xH4-FACT -FTC Guide for Users of Credit Reports