

Table of Contents

Introduction	6	Gramm-Leach-Bliley Financial Modernization Act of 1999	29
Summary of Banking Laws and Regulations	7	Home Mortgage Disclosure Act.....	30
Bank Bribery Act.....	8	Internal Revenue Code Information Reporting Requirements	31
Bank Holding Company Act.....	9	Management Interlocks Act.....	32
Bank Protection Act	10	National Bank Act.....	33
Bank Secrecy Act.....	11	Real Estate Settlement Procedures Act	34
Check Clearing for the 21st Century Act.....	12	Regulation O: Loans to Insiders.....	36
Community Reinvestment Act	13	Sarbanes-Oxley Act	38
Consumer Leasing Act	14	Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)	39
Credit Practices Rule	15	Securities Act of 1933/Securities Exchange Act of 1934	40
Electronic Funds Transfer Act.....	16	Servicemembers Civil Relief Act.....	42
Equal Credit Opportunity Act	17	Truth in Lending Act	44
Expedited Funds Availability Act.....	18	Truth in Savings Act	46
Fair Credit Reporting Act	19	The Unlawful Internet Gambling Enforcement Act (UIGEA).....	47
Fair Debt Collection Practices Act.....	21	Glossary of Compliance Terms	49
Fair Housing Act.....	22	Compliance Calendar	
Federal Deposit Insurance Act	23	Reports Due January – December	55
Federal Deposit Insurance Corporation Improvement Act of 1991.....	24	Reports With No Specific Date	60
Federal Reserve Act	25		
Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA)	26		
Financial Institutions Regulatory and Interest Rate Control Act of 1978	27		
Flood Disaster Protection Act.....	28		

Table of Contents (Regulations Only)

Regulation	Legislative Source	Page
AA (FTC)	Credit Practices Rule	15
B.....	Equal Credit Opportunity Act.....	17
BB	Community Reinvestment Act	13
C.....	Home Mortgage Disclosure Act.....	30
CC.....	Expedited Funds Availability Act	18
D	Federal Reserve Act.....	25
DD	Truth in Savings Act	46
E.....	Electronic Funds Transfer Act	16
G	Securities Exchange Act of 1934.....	40
H.....	Bank Protection Act.....	10
L.....	Management Interlocks Act	32
M.....	Consumer Leasing Act.....	14
O.....	Loans to Insiders	36
Q.....	Federal Reserve Act.....	25
R.....	Gramm-Leach-Bliley Act of 1999	29
T.....	Securities Exchange Act of 1934.....	40
U	Securities Exchange Act of 1934.....	40
V.....	Fair Credit Reporting Act.....	19
W.....	Federal Reserve Act.....	25
X (HUD)	Real Estate Settlement Procedures Act.....	34
X (FRS)	Securities Exchange Act of 1934.....	40
Y.....	Bank Holding Company Act	9
Z	Truth in Lending Act	44