



Contents

Welcome Letter	1
About the Authors	3
Table of Contents	7
Chapter 1 Credit Union Day	
Section 1 Organization, Bylaws and Field of Membership	
Section 2 Special Credit Union Issues	
Section 3 Introduction to the National Credit Union Administration and How it Governs	
Section 4 The Federal Credit Union Act, NCUA’s Regulations and Guidance	
Section 5 The Consumer Financial Protection Bureau	
Section 6 The Legislative and Regulatory Process And Anatomy of a Regulation	
Section 7 NCUA Supervision and Examination	
Chapter 2 Share Accounts	
Section 1 Regulation D, 12 C.F.R. Part 204	
Section 2 Regulation E, 12 C.F.R. Part 1005	
Section 3 Share Insurance	
Section 4 Regulation CC, 12 C.F.R. Part 229	
Section 5 Uniform Commercial Code, Articles 3 and 4	
Section 6 Truth in Savings	
Section 7 IRS Reporting Requirements	
Section 8 E-SIGN Act	
Chapter 3 Compliance Officer Skills Day	
Section 1 Compliance and the Role of the Compliance Officer	
Section 2 How to Conduct Research	
Section 3 Dealing with Outside Counsel	
Section 4 How to Write Effectively	
Section 5 Writing Policies and Procedures	
Section 6 Vendor Management	
Chapter 4 Lending	
Section 1 NCUA Lending Requirements	
Section 2 Regulation Z	
Section 3 Regulation B	
Section 4 Fair Lending	
Section 5 Regulation C – Home Mortgage Disclosure Act	
Section 6 The Real Estate Settlement Procedures Act	
Section 7 Loans in Flood Hazard Areas and the Homeowners Protection Act	
Section 8 The Fair Credit Reporting Act	
Chapter 5 BSA, Privacy and Security	
Section 1 The Bank Secrecy Act and OFAC	
Section 2 Privacy of Member Information	
Section 3 NCUA’s Security Regulation	
Section 4 Record Retention	
Appendix	
Section 1 Appraisals	
Section 2 NCUA’s Leasing Rule and Regulation M, 12 C.F.R. Part 714 and 12 C.F.R. Part 1013	
Section 3 Regulation U, 12 C.F.R. Part 221	
Section 4 Article 9 of the U.C.C.	
Appendix	30