



How Do I Comply?

July 28, 2020

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Banks are subject to a variety of laws, regulations and policies designed to ensure their safe and sound operation and to protect consumers from discriminatory or deceptive practices.

- **Regulation H - Membership of State Banking Institutions in the Federal Reserve System** Addresses issues related to membership of state chartered banking institutions in the Federal Reserve System. Topics covered include membership, capital, and branching requirements, investment in securities, premises and loans, real estate lending and appraisals, Bank Secrecy Act compliance, and financial subsidiaries and related activities. Regulation H also implements National Flood Insurance Act and Flood Disaster Protection Act requirements.
- **Regulation Y - Bank Holding Companies and Change in Control** Describes the requirements for bank holding companies and addresses issues related to change in bank control, additions or changes to bank directorates or senior officers, real estate appraisal standards, and information security standards.
- **Regulation W - Transactions Between Member Banks and Their Affiliates** Delineates rules for acceptable transactions with insiders and affiliates.
- **Regulation O - Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks** Governs extensions of credit by a member bank to executive officers, directors, or principal shareholders.
- **Regulation Q - Capital Adequacy of Bank Holding Companies, Savings and Loan Holding Companies, and State Member Banks** Establishes minimum capital requirements and overall capital adequacy standards for Board-regulated institutions.
- **Regulation Z - Truth in Lending** Prescribes uniform methods for computing the cost of credit, for disclosing credit terms, and for resolving errors on certain types of credit accounts. This regulation also provides guidance for variable-rate lending for a principal dwelling, limitations for certain home equity plans and mortgages, and restrictions against certain actions or practices in connection with credit secured by a principal dwelling.
- **Regulation BB - Community Reinvestment** Implements the Community Reinvestment Act by establishing a framework and criteria by which a bank's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, while operating in a safe and sound manner may be evaluated.

- **Regulation B - Equal Credit Opportunity** Prohibits banks from discriminating against credit applicants, establishes guidelines for collecting and evaluating certain credit information, and requires written notification for credit denials.
- **Regulation C - Home Mortgage Disclosure** Implements the Home Mortgage Disclosure Act and requires certain institutions to report data about home purchase, home refinance, and home improvement loans that it originates or purchases. This data is disclosed to the public annually.
- **Regulation DD - Truth in Savings** Implements the Truth in Savings Act and requires that banks provide disclosures about terms of deposit accounts so consumers may make informed decisions and meaningful comparisons among institutions.
- **Regulation P - Privacy of Consumer Financial Information** Governs banks' treatment of nonpublic personal information about consumers and notices that must be provided to customers.
- **Real Estate Settlement and Protection Act (RESPA)** Requires advance disclosures to home buyers and sellers, eliminates certain referral fees for settlement services, and limits amounts placed in escrow accounts for payment of real estate taxes and insurance.

Learn More...

- **Federal Reserve Regulations**
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