

| Title | Subtitle | Month | Year |
|---|--|-----------|------|
| No May Legal Briefs | Oklahoma Banker newspaper limitations | May | 2023 |
| Oklahoma Settlements Involving Minors Act of 2022 | | April | 2023 |
| Minor as POD beneficiary | | April | 2023 |
| Discrimination update: ECOA and FHA | | April | 2023 |
| Reputation risk and theft | | March | 2023 |
| Deposit mismatches and liability | | March | 2023 |
| Signage management | | February | 2023 |
| SCRA and a new best practice recommended? | | February | 2023 |
| The child support levy moratorium is over | | February | 2023 |
| Has your bank become a HMDA reporter | | January | 2023 |
| Minutiae Matter | | January | 2023 |
| Joint owners' signatures on new joint accounts | | January | 2023 |
| Insider abuses | | December | 2022 |
| HMDA Changes Un-Changing? | | November | 2022 |
| Defunding the CFPB | | November | 2022 |
| New "Junk Fees" | | November | 2022 |
| Concerns about overdrafts and fees grow - Part 2 | | October | 2022 |
| 2022 OK Legislative Changes | Garnishment fees, UCCC Secs. 106 and 3-508B | October | 2022 |
| Reg O FAQ | | October | 2022 |
| Concerns about overdrafts and fees grow - Part 1 | | September | 2022 |
| Repossessions and the SCRA | | September | 2022 |
| COVID coughs up and update | | August | 2022 |
| FCRA is on the front burner | | August | 2022 |
| What's new with Reg B? – A Lot! | | July | 2022 |
| Electronic liens | | July | 2022 |
| Please help us to help you (Part 2) | | June | 2022 |
| Oklahoma Mini-TCPA | | June | 2022 |
| Tit. 47 O.S. § 1110 | Perfection of Security Interest | June | 2022 |
| Tit. 47 O.S. § 427A/ § 1105A | Electronic Filing of Liens, etc. | June | 2022 |
| Changes to UCCC Amounts Effective 7/1/22 | | June | 2022 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| Help us help you | | May | 2022 |
| Lender credits on the TRID closing disclosure | | May | 2022 |
| MLA and GAP | | May | 2022 |
| Overdraft fees are not interest | | May | 2022 |
| NACHA warranties and old unauthorized ACH debits | | April | 2022 |
| P2P complaints | | April | 2022 |
| Fair banking | | April | 2022 |
| The Beneficial Ownership Rule hasn't gone away | | March | 2022 |
| UDA(A)P is becoming all the rage! | | March | 2022 |
| Reg E FAQs - Part II | | February | 2022 |
| FDCPA Regulations - Part II | | January | 2022 |
| CFPB Reg E FAQs - Part I | | January | 2022 |
| 2022 to-dos today | | December | 2021 |
| New Year, new rule | Computer-security incident notification | December | 2021 |
| Foreclosure forbearance reminder | | December | 2021 |
| Don't ignore FDCPA regulations | | November | 2021 |
| New Stuff on Legal Links | | November | 2021 |
| Regulatory priorities | | October | 2021 |
| Consumer complaints | | October | 2021 |
| 2021 OK legistion - Part III | OK Banking Code | October | 2021 |
| | Judgment liens | October | 2021 |
| | Motor vehicles | October | 2021 |
| | Tax | October | 2021 |
| | Oklahoma Power of Attorney Act – Part 2 | October | 2021 |
| | Oklahoma Consumer Credit Code § 3-508A | October | 2021 |
| | Uniform Interstate Depositions and Discovery Act | October | 2021 |
| 2021 Oklahoma legislation - Part II | | September | 2021 |
| | Oklahoma Power of Attorney Act – Part 1 | September | 2021 |
| Reg Z's business day definitions | | August | 2021 |
| Advance Child Tax Credits and closed accounts | | August | 2021 |
| 2021 Oklahoma legislation - Part I | | August | 2021 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| | § 901 – POD beneficiaries | August | 2021 |
| | § 906 – Transfer of deposits or contents of safe deposit boxes to heirs. | August | 2021 |
| | § 909 - Powers of Authorized Signer — Form for Additional Powers | August | 2021 |
| Vacations - Required or recommended | | July | 2021 |
| CFPB to mortgage servicers: “Hear us NOW” | | June | 2021 |
| Changes in UCCC amounts effective July 1, 2021 | | June | 2021 |
| Dot your i’s, cross your t’s (employer workplace notice rules) | | May | 2021 |
| Foreclosures and evictions after a pandemic | | May | 2021 |
| Third round of stimulus payments (EIP3) | | April | 2021 |
| Reg B has expanded: What you need to do | | April | 2021 |
| UDAAP U-turn | | April | 2021 |
| More reasons to watch the Bureau | | April | 2021 |
| | | April | 2021 |
| Happy Anniversary! It's 2020.1! (Another look at COVID-19 workplace and vaccination policies) | | March | 2021 |
| | Inquiring about disability and medical exams | March | 2021 |
| | Confidentiality | March | 2021 |
| | New Hires | March | 2021 |
| | Reasonable Accommodations | March | 2021 |
| | Discrimination in the Workplace | March | 2021 |
| | Vaccinations | March | 2021 |
| Closing accounts for undesirable customers | | February | 2021 |
| Military lending rules have teeth | | February | 2021 |
| Second round of stimulus payments | | January | 2021 |
| Accepting OK Real ID receipts | | January | 2021 |
| Special purpose credit programs | | January | 2021 |
| BSA revisions | | January | 2021 |
| Systemic overdraft problems | | December | 2020 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| Resolving escrow shortages and deficiencies | | December | 2020 |
| An update on the Payday Lending Rule | | December | 2020 |
| FAQs on RESPA Section 8 | | November | 2020 |
| The year is nearly over – Loose ends | | November | 2020 |
| Contracts for deed | | October | 2020 |
| Reg D | | October | 2020 |
| Flood program extended | | October | 2020 |
| TRID timing requirement waivers | | October | 2020 |
| SCRA is still in the news | | October | 2020 |
| Advertise this way, everyone is doing it! | | September | 2020 |
| Trust documents | | September | 2020 |
| Fair Lending—in the News and on Your Radar | | August | 2020 |
| | Fair lending and HMDA | August | 2020 |
| | Fair lending and CRA | August | 2020 |
| | Paycheck Protection Program | August | 2020 |
| | Bank of America – disability | August | 2020 |
| | Townstone – redlining | August | 2020 |
| | Fair servicing | August | 2020 |
| | The CFPB's RFI | August | 2020 |
| Mortgage maturity date, 46 O.S. § 301 | | July | 2020 |
| Appraisal update | | July | 2020 |
| Reg E error claims and ‘unjust enrichment’ | | July | 2020 |
| HMDA thresholds | | July | 2020 |
| More on the death of savings transfer limits | | July | 2020 |
| Corona virus compliance changes | | June | 2020 |
| | Mortgage servicing rules | June | 2020 |
| | Fair credit reporting | June | 2020 |
| | Regs E, DD, and Z - Working with customers | June | 2020 |
| | Statement for credit card issuers and open-end lenders | June | 2020 |
| | Flexibility regarding deposit accounts | June | 2020 |

| Title | Subtitle | Month | Year |
|---|-------------------------------------|----------|------|
| | Open-end (not home-secured) loans | June | 2020 |
| Changes in UCCC amounts effective 7/1/20 | | June | 2020 |
| | Increased late fee | June | 2020 |
| | §3-508B loans | June | 2020 |
| | §3-511 loans | June | 2020 |
| | Dealer paper "no deficiency" amount | June | 2020 |
| Work after the corona virus | | May | 2020 |
| Information on Oklahoma campaign accounts | | May | 2020 |
| Are savings transfer limits dead? | | May | 2020 |
| Coronavirus and Assisting Customers | | April | 2020 |
| | Modify Policies—COVID-19 addendums | April | 2020 |
| | Assisting borrowers | April | 2020 |
| | New loans | April | 2020 |
| | Loans past due of about to be | April | 2020 |
| | Regulatory reporting | April | 2020 |
| | Limits on fee, penalty and interest | April | 2020 |
| | Credit bureau reporting | April | 2020 |
| Coronavirus and Banking Coronavirus and Banking | Management's Actions | March | 2020 |
| | <i>Update</i> | March | 2020 |
| | <i>Education</i> | March | 2020 |
| | <i>Responsibilities</i> | March | 2020 |
| | <i>Travel</i> | March | 2020 |
| | <i>Security</i> | March | 2020 |
| | <i>IT</i> | March | 2020 |
| | <i>Vendors</i> | March | 2020 |
| Military lending update | | March | 2020 |
| Perfecting a security interest on a trailer | | March | 2020 |
| Tax season information in <i>Legal Briefs</i> | | March | 2020 |
| Index to Legal Briefs now online | | February | 2020 |
| "Abusive" UDAAP Update – Policy Statement | | February | 2020 |
| Compliance Aids – Policy Statement | | February | 2020 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| SECURE Act and IRAs | | February | 2020 |
| LIBOR – Transition Plans | | February | 2020 |
| HMDA Guides | | February | 2020 |
| New Home Buyer Savings Account | | January | 2020 |
| CFPB Supervisory Highlights | | January | 2020 |
| | UDAAP & GAP | January | 2020 |
| | Credit cards | January | 2020 |
| | Credit reporting (furnishing) | January | 2020 |
| These OREOs are no treat! | | December | 2019 |
| Privacy: It's for bank info, too | | December | 2019 |
| Managing returns of duplicate payments | | December | 2019 |
| | Returns by the midnight deadline | December | 2019 |
| | After the midnight deadline | December | 2019 |
| | The UCC and checks or images that are duplicate payments | December | 2019 |
| | Returning checks and images that are duplicate payments | December | 2019 |
| Medical marijuana state question 788 and banking issues | | November | 2019 |
| | Background | November | 2019 |
| | Oklahoma | November | 2019 |
| | Federal Law | November | 2019 |
| | Hemp, CBD | November | 2019 |
| Residential appraisal threshold raised | | October | 2019 |
| | Agencies issue joint rule | October | 2019 |
| | Important new definition | October | 2019 |
| | Effective dates | October | 2019 |
| 2019 Oklahoma legislation | | October | 2019 |
| | Title 18 – Corporations | October | 2019 |
| | Title 16 – Conveyances | October | 2019 |
| | Title 12A – Uniform Commercial Code – Article 15 | October | 2019 |

| Title | Subtitle | Month | Year |
|---|-------------------------------------|-----------|------|
| | Title 12 – Civil Procedure | October | 2019 |
| | Title 68 – Public Health and Safety | October | 2019 |
| | Title 28 – Fees | October | 2019 |
| Watch for new CTR filing instructions | | October | 2019 |
| HEMP, CBD | | September | 2019 |
| Do cashier's checks expire? | | September | 2019 |
| Mandatory vacation for bank employees | | September | 2019 |
| Inform your borrower (Post-confirmation rate reduction) | | September | 2019 |
| | Post-consummation rate reduction | September | 2019 |
| | Disclosing the cost of credit | September | 2019 |
| | Refinancing or modification? | September | 2019 |
| | Audit concerns | September | 2019 |
| | The fair lending problem | September | 2019 |
| | A \$25 million penalty | September | 2019 |
| Two regulation amendments, two errors | | September | 2019 |
| | A Reg CC comedy of errors | September | 2019 |
| | A 'High Cost' error in Regulation Z | September | 2019 |
| Amendments to Title 47 | | August | 2019 |
| EGRRCPA Update – Part 2 | | August | 2019 |
| How to Write Suspicious Activity Reports (SARs) | | July | 2019 |
| | Introduction | July | 2019 |
| | Overview | July | 2019 |
| | What to include | July | 2019 |
| | Organization of SAR narrative | July | 2019 |
| | General good practices | July | 2019 |
| | Things not to say | July | 2019 |
| | Conclusion | July | 2019 |
| EGRRCPA Status Update (Part 1) | | July | 2019 |
| FDCPA | | June | 2019 |
| New stuff! | | June | 2019 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| | OBA Legal/Compliance team's new intern | June | 2019 |
| | New OBA Legal Links content | June | 2019 |
| Changes in UCCC amounts effective 7/1/19 | | June | 2019 |
| | Increased Late Fee | June | 2019 |
| | § 3-508B Loans | June | 2019 |
| | § 3-511 Loans | June | 2019 |
| | Dealer Paper "No Deficiency" Amount | June | 2019 |
| CFPB's Spring 2019 Regulatory Agenda | | June | 2019 |
| What to say and not say | | May | 2019 |
| Dead beneficiaries | | May | 2019 |
| Dead joint tenants | | May | 2019 |
| Funds belong to an estate | | May | 2019 |
| Watch your fees | | May | 2019 |
| Complaints | | April | 2019 |
| MLA SNAFU | | April | 2019 |
| Convenience fees on loan payments | | April | 2019 |
| HMDA Reference Chart | | March | 2019 |
| Flood Update | | March | 2019 |
| TILA-RESPA FAQs | | February | 2019 |
| Service member complaints | | February | 2019 |
| Authorized signers | | February | 2019 |
| 2nd Amendment Auditors | | February | 2019 |
| New year, new SAR | | January | 2019 |
| | Overview | January | 2019 |
| | Safe Harbor | January | 2019 |
| | Confidentiality | January | 2019 |
| | Prohibition on Disclosures by Financial Institutions | January | 2019 |
| | What may be shared | January | 2019 |
| | Prohibition on Disclosures by Government Authorities | January | 2019 |
| Required year-end housekeeping | | January | 2019 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| | Reg E § 1005.8 | January | 2019 |
| | Reg P § 1016.5 | January | 2019 |
| | If you still need to provide annual notices | January | 2019 |
| | BSA annual certifications | January | 2019 |
| | OFAC reporting | January | 2019 |
| | IRAs, IRS Notice 2002-27 | January | 2019 |
| | Reg Z thresholds and updates | January | 2019 |
| | Annual escrow statements § 1024.17 | January | 2019 |
| | Fair Credit Reporting Act – Affiliate marketing opt-out § 1022.27(c) | January | 2019 |
| | Regulation O, Annual Resolution §§ 215.4, 215.8 | January | 2019 |
| | Reg BB (CRA), content and availability of public file § 228.43 | January | 2019 |
| | HMDA and CRA notices and recordkeeping | January | 2019 |
| | Training | January | 2019 |
| | Security, Annual Report to the Board of Directors | January | 2019 |
| | Information Security Program part of GLBA | January | 2019 |
| | Annual MLO Registration § 1007.102 | January | 2019 |
| | Miscellaneous | January | 2019 |
| FEMA NFIP snafu | | January | 2019 |
| Residential appraisal threshold unchanged (yet) | | January | 2019 |
| IOLTA accounts | | December | 2018 |
| SCRA – What not to do | | December | 2018 |
| Privacy – Reg. P update | | December | 2018 |
| Notes on beneficial ownership | | December | 2018 |
| Certificates of deposit | | December | 2018 |
| Loans and lines of credit | | December | 2018 |
| Safe deposit box rentals | | December | 2018 |
| Estate accounts | | December | 2018 |
| Single-member LLCs | | December | 2018 |
| Revocable trusts deposit insurance | | November | 2018 |

| Title | Subtitle | Month | Year |
|---|-------------------------------------|-----------|------|
| | The general rule | November | 2018 |
| | Formal and informal trusts | November | 2018 |
| | Aggregation | November | 2018 |
| | Exception to the general rule | November | 2018 |
| | Who can be a beneficiary | November | 2018 |
| | EDIE | November | 2018 |
| Complaints update | | November | 2018 |
| The loan estimate and “no cost” loans | | November | 2018 |
| Avoiding the lender credits ‘lock-in’ | | November | 2018 |
| UTMA accounts | | October | 2018 |
| Loans to minors | | October | 2018 |
| SCRA update | | October | 2018 |
| | Recent SCRA enforcement action | October | 2018 |
| FCRA credit freeze update | | October | 2018 |
| Educational loans | | October | 2018 |
| | Let’s consider an example | October | 2018 |
| | An example with the opposite result | October | 2018 |
| Contracts for necessities | | October | 2018 |
| Emancipation | | October | 2018 |
| Deposit accounts for minors | | September | 2018 |
| | Minor’s legal capacity to contract | September | 2018 |
| | Minor as sole owner | September | 2018 |
| | Joint with minor | September | 2018 |
| HMDA filing update for small reporters | | September | 2018 |
| Disqualification for exemption by CRA ratings | | September | 2018 |
| Effective Dates | | September | 2018 |
| FinCEN exemptive relief ending | | August | 2018 |
| | Affected accounts | August | 2018 |
| | What banks should be doing now | August | 2018 |
| | More about that statement | August | 2018 |
| | Keep alert for developments | August | 2018 |

| Title | Subtitle | Month | Year |
|--|--|--------|------|
| UDAAP – The long-term risk | | August | 2018 |
| | Marklebank | August | 2018 |
| | Community Trust Bank | August | 2018 |
| Speaking of UDAAP: TCF overdrafts update | | August | 2018 |
| Voicemail, phone call, and email etiquette | | August | 2018 |
| Loans to candidate campaigns | | August | 2018 |
| | Permissible Loans | August | 2018 |
| Reefer madness | | July | 2018 |
| | CBD Oil | July | 2018 |
| Update: campaign committee, PAC and political party accounts | | July | 2018 |
| | All accounts need an EIN | July | 2018 |
| | Authorized signers/debit cards | July | 2018 |
| More on the Beneficial Ownership Rule | | July | 2018 |
| | FinCEN's temporary 'exceptive' relief | July | 2018 |
| | Entity as trustee of owner | July | 2018 |
| | Estates as customers | July | 2018 |
| | Estate as owner of a legal entity customer | July | 2018 |
| Policies – Part 2 | | July | 2018 |
| | Policies lists | July | 2018 |
| | Writing and maintaining policies | July | 2018 |
| EGRRCPA and HMDA | | July | 2018 |
| | What you should be doing now | July | 2018 |
| AML/BSA Q&As | | July | 2018 |
| | CTRs | July | 2018 |
| | SARs | July | 2018 |
| Deregulation is a reality | | June | 2018 |
| Consumer loan dollar amounts adjust July 1 | | June | 2018 |
| | Increased Late Fee | June | 2018 |
| | 3-508B Loans | June | 2018 |
| | 3-511 Loans | June | 2018 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | Dealer Paper “No Deficiency” Amount | June | 2018 |
| Beneficial ownership rules update | | May | 2018 |
| | Accounts covered | May | 2018 |
| | New account | May | 2018 |
| | Legal entity customer | May | 2018 |
| | Beneficial owner | May | 2018 |
| | Two-part process | May | 2018 |
| | Timing | May | 2018 |
| | Form, format and content of certification | May | 2018 |
| Policies | | May | 2018 |
| Appraisals | | May | 2018 |
| Watch that tax advice! | | April | 2018 |
| Credit reports are changing again | | April | 2018 |
| Telephone Consumer Protection Act – Update | | April | 2018 |
| Sellers’ cost on borrowers’ closing disclosures | | April | 2018 |
| OBA website update, <i>Legal Briefs</i> and Legal Links | | March | 2018 |
| | Deceased customers | March | 2018 |
| | Guardians, conservators | March | 2018 |
| | Trusts | March | 2018 |
| Without the App, you can’t comply with HMDA | | March | 2018 |
| | Prevention is better than a cure | March | 2018 |
| A Revised USA PATRIOT Act/CIP Sign? | | March | 2018 |
| HMDA Signage Correction | | March | 2018 |
| Spirit and Intent, SCRA and BMW | | March | 2018 |
| The Beneficial Ownership Rule | | March | 2018 |
| | Questions and Answers from the Top Gun Conference | March | 2018 |
| UBO: How low do you go? | | March | 2018 |
| “I received a child support levy...” | | February | 2018 |
| | First things first | February | 2018 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| | <i>Where are the Oklahoma child support levy statutes?</i> | February | 2018 |
| | <i>Who issued the child support levy?</i> | February | 2018 |
| | Continuing levies | February | 2018 |
| | Remitting the funds | February | 2018 |
| | Multiple levies | February | 2018 |
| | Check cashing | February | 2018 |
| Tax Refund Checks | | February | 2018 |
| The ADA and the WWW | | February | 2018 |
| Prepaid Accounts Rule Amended and Delayed | | February | 2018 |
| | Issuers get another year for implementation | February | 2018 |
| Payday Lending Rule Likely to be Rescinded or Trimmed | | February | 2018 |
| Deceased customer accounts | | January | 2018 |
| | Funeral expenses | January | 2018 |
| | Offset and deceased customer | January | 2018 |
| Don't sweat the HUD-SCRA expiration, part 2 | | January | 2018 |
| Military Lending Act Guidance Update | | January | 2018 |
| Managing risk in mobile deposits (Revised) | | January | 2018 |
| Managing risk in mobile deposits (Removed for error) | | December | 2017 |
| The statement exemption for charged-off loans | | December | 2017 |
| | Making sure you qualify | December | 2017 |
| Don't sweat the HUD-SCRA expiration | | December | 2017 |
| HMDA notices | | December | 2017 |
| Abundance of caution" | | December | 2017 |
| "Legalese" for non-lawyers – Part II | | December | 2017 |
| | Ante | December | 2017 |
| | Bona fide | December | 2017 |
| | Caveat | December | 2017 |
| | Codicil | December | 2017 |

| Title | Subtitle | Month | Year |
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| | Common law | December | 2017 |
| | Et al | December | 2017 |
| | Inter | December | 2017 |
| | Intra vires and ultra vires | December | 2017 |
| | Jurat | December | 2017 |
| | Lis pendens | December | 2017 |
| | Per curiam | December | 2017 |
| | Pro hac vice | December | 2017 |
| | Per capita and per stirpes | December | 2017 |
| "Legalese" for non-lawyers | | November | 2017 |
| | Pet Peeves | November | 2017 |
| | Probate legal terms | November | 2017 |
| | Testamentary trust | November | 2017 |
| | Affidavit | November | 2017 |
| | Alter ego | November | 2017 |
| | Amicus curiae | November | 2017 |
| | De facto | November | 2017 |
| | Duces tecum | November | 2017 |
| | Fiduciary | November | 2017 |
| | Guardian ad litem | November | 2017 |
| | In personam | November | 2017 |
| Required year-end housekeeping | | November | 2017 |
| | Reg E § 1005.8 | November | 2017 |
| | Reg P § 1016.5 | November | 2017 |
| | BSA annual certifications | November | 2017 |
| | OFAC reporting | November | 2017 |
| | IRAs, IRS Notice 2002-27 | November | 2017 |
| | Reg Z thresholds and updates | November | 2017 |
| | Annual escrow statements § 1024.17 | November | 2017 |
| | Fair Credit Reporting Act – Affiliate marketing opt-out § 1022.27(c) | November | 2017 |

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| | Fair Credit Reporting Act – FACTA red flags report | November | 2017 |
| | Regulation O, Annual Resolution §§ 215.4, 215.8 | November | 2017 |
| | Reg BB (CRA), content and availability of public file § 228.43 | November | 2017 |
| | HMDA and CRA notices and recordkeeping | November | 2017 |
| | Training | November | 2017 |
| | Security, Annual Report to the Board of Directors | November | 2017 |
| | Information Security Program part of GLBA | November | 2017 |
| | Annual MLO Registration § 1007.102 | November | 2017 |
| | Miscellaneous | November | 2017 |
| 2017 Oklahoma Statutory Amendments | | October | 2017 |
| | Civil Procedure | October | 2017 |
| | Deceased customers | October | 2017 |
| | Liens | October | 2017 |
| Real Estate and Money Laundering | | October | 2017 |
| FinCEN Revises Beneficial Ownership Certification | | October | 2017 |
| Consumer Liability Under Regulation E | | October | 2017 |
| | Error claims and consumer liability | October | 2017 |
| | Example | October | 2017 |
| | Timeliness of Sarah’s claim | October | 2017 |
| | Calculating Sarah’s liability | October | 2017 |
| Lessons from the American Express settlement | | September | 2017 |
| CFPB’s 2017 HMDA Rule amendments | | September | 2017 |
| | The HELOC reporting threshold | September | 2017 |
| | Clarified terms | September | 2017 |
| | Home improvement loans and mixed-use property | September | 2017 |
| | Income | September | 2017 |
| | Reporting demographic information | September | 2017 |
| Forced-placement of flood insurance, with a twist | | September | 2017 |
| Visa zero liability update | | September | 2017 |
| “I received guardianship documents...” | | August | 2017 |

| Title | Subtitle | Month | Year |
|--|---|--------|------|
| | First things first | August | 2017 |
| | Understanding guardianship orders | August | 2017 |
| Thoughts on the 120-day foreclosure waiting period | | August | 2017 |
| Servicing Rule amendments | | August | 2017 |
| One more thought on the 120-day rule | | August | 2017 |
| "I received a garnishment..." | | July | 2017 |
| | First things first | July | 2017 |
| | What court issued the garnishment? | July | 2017 |
| | Who is the judgment debtor? | July | 2017 |
| | What type of garnishment is it? | July | 2017 |
| | Name issues | July | 2017 |
| | The TIN doesn't match the one the bank has | July | 2017 |
| | Other situations. | July | 2017 |
| | The creditor sent the wrong forms or did not include a required form | July | 2017 |
| | The garnishment summons was sent to a branch rather than the main bank | July | 2017 |
| | The person who handles our garnishments was out or had left for the day | July | 2017 |
| | Claims for exemption on behalf of the judgment debtor — IRA | July | 2017 |
| Are annual privacy notices still required? | | July | 2017 |
| | Does your bank qualify for the exception? | July | 2017 |
| | When will you have to send an updated notice? | July | 2017 |
| Proposed changes to Prepaid Rule | | July | 2017 |
| | Error resolution and limited liability | July | 2017 |
| | Credit card accounts linked to prepaid accounts. | July | 2017 |
| | Streamlining pre-acquisition disclosures | July | 2017 |
| | Submission of agreements to Bureau | July | 2017 |
| | Effective date and early compliance | July | 2017 |

| Title | Subtitle | Month | Year |
|---|---|-------|------|
| CFPB “special edition” on complaints | | July | 2017 |
| Will the CFPB get SCRA enforcement authority? | | July | 2017 |
| “Debt collector” gets a refined definition | | July | 2017 |
| Consumer loan dollar amounts adjust July 1 | | June | 2017 |
| | Increased Late Fee | June | 2017 |
| | § 3-508B Loans | June | 2017 |
| | § 3-511 Loans | June | 2017 |
| | Dealer Paper “No Deficiency” Amount | June | 2017 |
| TCPA compliance for certain alerts | | June | 2017 |
| | The TCPA | June | 2017 |
| | FCC Declaratory Ruling and Order 15-72 | June | 2017 |
| | Exempted categories of messages | June | 2017 |
| | Conditions for exemption | June | 2017 |
| | Reassigned cell phone numbers and liability | June | 2017 |
| ‘New and improved’ credit reports coming soon | | June | 2017 |
| Amendments to Reg CC – Finally! | Fewer changes than hoped for | June | 2017 |
| | Effective date and waiting for the other shoe | June | 2017 |
| Complaints – What’s your status quo? | | May | 2017 |
| | Annual Report Overview | May | 2017 |
| | Debt collection | May | 2017 |
| | Credit Reporting | May | 2017 |
| | Mortgage Loans | May | 2017 |
| | Bank accounts | May | 2017 |
| | Credit cards | May | 2017 |
| | Student loans | May | 2017 |
| | Consumer loans | May | 2017 |
| | Summary | May | 2017 |
| Your Corporate Compliance Program | | May | 2017 |
| | Overview | May | 2017 |
| | Penalties/Effects | May | 2017 |
| | Corrective Actions | May | 2017 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| Prepaid Accounts Rule Delayed | | May | 2017 |
| | Changes may also be made | May | 2017 |
| HMDA Rule Changes Proposed | | May | 2017 |
| Deceased Customer Accounts | | April | 2017 |
| Oklahoma Interstate Succession Laws Chart | | April | 2017 |
| Blunder Report | | March | 2017 |
| | A Visit to the Bank of Blunders (Operations) | March | 2017 |
| | A Visit to the Bank of Blunders (Lending) | March | 2017 |
| Labor's Fiduciary Rule Likely Delayed | | March | 2017 |
| | Request for comments on proposed delay | March | 2017 |
| Bank of Blunders 2017 | | February | 2017 |
| | A Visit to the Bank of Blunders (Operations) | February | 2017 |
| | A Visit to the Bank of Blunders (Lending) | February | 2017 |
| Updated Lobby Signage | | February | 2017 |
| Deregulation? | | February | 2017 |
| Penalty caps increasing, again | | February | 2017 |
| Annual adjustment for 2017 | | February | 2017 |
| Where to find the current caps | | February | 2017 |
| Selected examples | | February | 2017 |
| Penalty Caps Increasing, Again | | February | 2017 |
| Unfinished Business | | January | 2017 |
| | Reg P § 1016.5 | January | 2017 |
| | Reg E § 1005.8 | January | 2017 |
| | BSA Annual Certifications | January | 2017 |
| | OFAC | January | 2017 |
| | IRAs, IRS Notice 2002-27 | January | 2017 |
| | Reg Z and C Thresholds and Updates | January | 2017 |
| | Annual Escrow Statements § 1024.17 | January | 2017 |
| | Fair Credit Reporting Act – Affiliate Marketing Opt-Out § 1022.27(c) | January | 2017 |
| | Fair Credit Reporting Act – FACTA Red Flags Report | January | 2017 |

| Title | Subtitle | Month | Year |
|-----------------------------|--|----------|------|
| | Regulation O, Annual Resolution §§ 215.4, 215.8 | January | 2017 |
| | Reg BB (CRA), Content and availability of Public File § 228.43 | January | 2017 |
| | HMDA and CRA Notices and Recordkeeping | January | 2017 |
| | NACHA ACH Audit | January | 2017 |
| | Vendor Due Diligence | January | 2017 |
| | Holidays | January | 2017 |
| | Training | January | 2017 |
| | Security, Annual Report to the Board of Directors § 208.61 | January | 2017 |
| | Information Security Program part of GLBA | January | 2017 |
| | Annual MLO Registration § 1007.102 | January | 2017 |
| New Business | | January | 2017 |
| DOL's Overtime Rule Blocked | | December | 2016 |
| Reg Z, Reg M Thresholds | | December | 2016 |
| Form W-9 | | December | 2016 |
| | Purposes of the W-9 | December | 2016 |
| | Information required on the W-9 | December | 2016 |
| | <i>Sole proprietorship</i> | December | 2016 |
| | <i>Disregarded Entity – Grantor Trust not filing Form 1041 or optional Form 1099</i> | December | 2016 |
| | <i>Disregarded Entity – Sole member LLC</i> | December | 2016 |
| | <i>Multi-member LLCs.</i> | December | 2016 |
| | <i>Corporations</i> | December | 2016 |
| | Tax treatment election | December | 2016 |
| Questions & Answers | | December | 2016 |
| | Who can release a mortgage | December | 2016 |
| | Must the spouse sign the mortgage secured by commercial real estate? | December | 2016 |
| | Waiver of homestead | December | 2016 |
| | Recitation of marital statuts | December | 2016 |

| Title | Subtitle | Month | Year |
|---|---|-----------|------|
| | Purchase, non-borrowing spouse not in title | December | 2016 |
| | Name discrepancy | December | 2016 |
| More on the OK Garnishment Fee | | November | 2016 |
| | New forms | November | 2016 |
| | Expected issues and solutions | November | 2016 |
| Next up, the MLA inspection | | November | 2016 |
| Mortgage servicing rules update | | November | 2016 |
| | Both Regulations X and Z affected | November | 2016 |
| | Effective dates | November | 2016 |
| Borrower's principal residence | | November | 2016 |
| Definition of "delinquency" | | November | 2016 |
| Force-placed insurance | | November | 2016 |
| Evaluating loss mitigation applications | | November | 2016 |
| Early intervention – live contact | | November | 2016 |
| Early intervention – written notice | | November | 2016 |
| Successors in interest | | November | 2016 |
| Consumers in bankruptcy | | November | 2016 |
| More on the effective dates | | November | 2016 |
| 2016 Oklahoma Statutory Amendments | | October | 2016 |
| | Banking Code | October | 2016 |
| | Savings and Loan Code | October | 2016 |
| | Garnishments | October | 2016 |
| | Small Estate Affidavit – Probate Code | October | 2016 |
| | Guardian and Ward | October | 2016 |
| | Eminent Domain, Mortgagee Liability | October | 2016 |
| | Title 58 Small Estate Affidavits. | October | 2016 |
| Are Your Forms Files Up to Date? | | October | 2016 |
| | Changes to the Flood Form | October | 2016 |
| | Changes to the URLA | October | 2016 |
| MLA Guidance is Here! | | September | 2016 |
| ODFI Warranty Risk under NACHA Rules | | September | 2016 |

| Title | Subtitle | Month | Year |
|--|---|--------|------|
| Unclaimed property and safe deposit boxes | | August | 2016 |
| Rep payee accounts | | August | 2016 |
| | Household account exception | August | 2016 |
| | Exception for showing a beneficiary's ownership of funds | August | 2016 |
| Proposed TRID Rule Changes | | August | 2016 |
| Your questions: our answers | | August | 2016 |
| Bureau to implement GLBA privacy notice relief | | July | 2016 |
| Everyone's tweaking their CMPs | FAST Act provision gets CFPB action | July | 2016 |
| Using enforcement actions | | July | 2016 |
| | How do you approach the task of keeping your bank in compliance? | July | 2016 |
| | We can derive incredibly useful guidance from enforcement actions | July | 2016 |
| "Loans" to counties, schools, and municipalities | | July | 2016 |
| Is it a refi? | | June | 2016 |
| U3C: No change in late fee, dollar amounts | | June | 2016 |
| | Same Day ACH | June | 2016 |
| | Testing | June | 2016 |
| | Modified mid-day FedForward deposit options | June | 2016 |
| | Changes to FDIC's Summary of Deposits survey | June | 2016 |
| Operational Odds and Ends | | June | 2016 |
| Updated plans from the Bureau | | June | 2016 |
| | Coming this summer | June | 2016 |
| | Over the horizon | June | 2016 |
| Sudden Overtime Changes | | June | 2016 |
| | Overview | June | 2016 |
| | Overtime Basics | June | 2016 |
| | Overtime Options | June | 2016 |
| | Change Management | June | 2016 |
| Landscape for Balloon QMs has changed | | April | 2016 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| Corporations and LLCs – Part II | | April | 2016 |
| | Death or incapacity of the corporation's sole shareholder. | April | 2016 |
| | Death or incapacity of the LLC's sole member | April | 2016 |
| | Dissolution of a corporation | April | 2016 |
| | Dissolution of an LLC | April | 2016 |
| SCRA amendment enacted | | April | 2016 |
| Title 50 gets an "app-endectomy" | | April | 2016 |
| Guarantors not "applicants" under ECOA | | April | 2016 |
| 'Tis the (tax refund) season – Part II | | March | 2016 |
| | Federal and Oklahoma state income tax refunds payable to a deceased account holder | March | 2016 |
| | Oklahoma Tax Refund Debit Cards | March | 2016 |
| Flood rule could ruin your HPML escrow exemption | | March | 2016 |
| | Be prepared to change | March | 2016 |
| Compliance management: basic thoughts | | March | 2016 |
| 'Tis the (tax refund) season | | February | 2016 |
| Garnishment gotchas | | February | 2016 |
| | Determine who the judgment debtor is | February | 2016 |
| | A garnishment also attaches to a safe deposit box owned/leased by the judgment debtor | February | 2016 |
| Old POD designations | | February | 2016 |
| MLA – Clarity | | February | 2016 |
| You have questions, we have answers | | February | 2016 |
| Requests for customer information from other states | | February | 2016 |
| Purchase money mortgage, spouse not on deed | | February | 2016 |
| Safe deposit boxes | | February | 2016 |
| Trust as POD | | February | 2016 |
| Banning guns on premises | | February | 2016 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| Privacy Notice Changes | | January | 2016 |
| | Gotchas! | January | 2016 |
| Settlement Fee May Be a Finance Charge | | January | 2016 |
| Limits on Releasing Funds of Decedent under Section 906 of the SBC | | January | 2016 |
| Effect of Divorce or Annulment on POD Accounts | | January | 2016 |
| Reg O Executive Officer Loan Limits | | January | 2016 |
| Pulling Credit Reports on Individuals | | January | 2016 |
| Releasing Customer Records with Authorization | | January | 2016 |
| Limits on Refinancing Certain Balloon Loans | | January | 2016 |
| Loans to Non-U.S. Citizens | | January | 2016 |
| When You Haven't Got Everyone on the Same Page | | January | 2016 |
| The TRID Rule's "Alternate Tables" | | January | 2016 |
| Reg DD Balance Disclosure Rule, ODP Access | | January | 2016 |
| Pre-deceasing POD Beneficiaries | | January | 2016 |
| It's Year-End: Have You Finished All the Annual Tasks? | | December | 2015 |
| | Reg E § 1005.8 | December | 2015 |
| | Reg P § 1016.5 | December | 2015 |
| | BSA Annual Certifications | December | 2015 |
| | OFAC | December | 2015 |
| | IRAs, IRS Notice 2002-27 | December | 2015 |
| | Reg BB (CRA), Content and availability of Public File § 228.43 | December | 2015 |
| | HMDA and CRA Notices and Recordkeeping | December | 2015 |
| | Training | December | 2015 |
| | Security, Annual Report to the Board of Directors § 208.61 | December | 2015 |
| | Information Security Program part of GLBA | December | 2015 |
| | Annual MLO Registration § 1007.102 | December | 2015 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| | Other | December | 2015 |
| Reg Z v. the UCCC – Part II | | December | 2015 |
| | Difference in emphasis | December | 2015 |
| | U3C: Credit sales and loans | December | 2015 |
| | Maximum interest rate | December | 2015 |
| | Differences in disclosures of certain fees | December | 2015 |
| FDIC's update on payday lending | | December | 2015 |
| Key SCRA date approaching | | December | 2015 |
| OHCA requests for asset verification | | November | 2015 |
| | Why the OHCA asking for account balances | November | 2015 |
| | Right of privacy | November | 2015 |
| Reg Z vs. UCCC – Part I | | November | 2015 |
| | Loans excluded from the U3C but are subject to Reg Z | November | 2015 |
| | Real estate loans excluded from certain U3C provisions | November | 2015 |
| | "Fresh Start Loans" excluded from Reg Z are subject to the U3C | November | 2015 |
| HMDA – Yes, Another huge change in what you do | | November | 2015 |
| Amendments to OK Statutes effective 11/1/15 | | October | 2015 |
| TIMELY RELEASE OF MORTGAGES | | October | 2015 |
| | Title 46 O.S. § 15 Holder Must Release – Penalty | October | 2015 |
| TIMELY RELEASE LIEN ENTRIES ON MOTOR VEHICLE CERTIFICATES OF TITLE | | October | 2015 |
| | Title 47 O.S. § 1110 Perfection of Security Interest | October | 2015 |
| AMENDMENTS TO OKLAHOMA'S DURABLE POWER OF ATTORNEY ACT | | October | 2015 |
| | Title 58 O.S. §1074 Relationship of Court-appointed Fiduciary and Attorney-in-fact | October | 2015 |
| | Title 58 O.S. §1075 Effect of Death or Incapacity of Principal | October | 2015 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| | AMENDED ARTICLE 9 – PART II | October | 2015 |
| | § 1-9-102 Definitions and Index of Definitions. | October | 2015 |
| | § 1-9-105 Control of Electronic Chattel Paper | October | 2015 |
| | § 1-9-316 Effect of Change in Governing Law | October | 2015 |
| | § 1-9-326 Priority of Security Interest Created by New Debtor | October | 2015 |
| | § 1-9-518 Claim Concerning Inaccurate or Wrongfully Filed Record | October | 2015 |
| | § 1-9-521 Uniform Form of Written Financing Statement and Amendment | October | 2015 |
| Welcome Words on TRID | | October | 2015 |
| Integrated Disclosures Crunch Time | | September | 2015 |
| | TRID deadline looms | September | 2015 |
| MLA – the Final Rules | | August | 2015 |
| Amended Article 9 – Using the Correct Debtor Name | §1-9-102 Definitions and Index of Definitions | August | 2015 |
| | (a)(71) “Registered organization | August | 2015 |
| | (a)(68) “Public organic record | August | 2015 |
| | § 1-9-503 Name of Debtor and Secured Party | August | 2015 |
| | § 1-9-506 Effect of Errors or Omissions | August | 2015 |
| | § 1-9-507 Effect of Certain Events on Effectiveness of Financing Statement | August | 2015 |
| | § 1-9-805 Effectiveness of Action Taken Before Effective Date | August | 2015 |
| TRID rule postponed | | July | 2015 |
| | A technical glitch | July | 2015 |
| | August 15 or October 3? | July | 2015 |
| The SCOTUS disparate impact ruling | | July | 2015 |
| | What is a lender to do? | July | 2015 |
| Small wave of flood changes, but watch the riptide | | July | 2015 |
| | Use your time wisely. | July | 2015 |

| Title | Subtitle | Month | Year |
|---|--|-------|------|
| | How did we get here? | July | 2015 |
| | Biggert-Waters and HFIAA Amendments | July | 2015 |
| | New Rule – Specifics | July | 2015 |
| Good news on UTMA accounts | | June | 2015 |
| Article 9 tweaks (finally!) | | June | 2015 |
| FCRA lawsuits | | June | 2015 |
| Expiry date passed on your flood notice | | June | 2015 |
| SCRA – What have we learned recently? | | June | 2015 |
| No changes in U3C late fees, dollar amounts | | June | 2015 |
| U3C Sec. 3-508A amended | | June | 2015 |
| I see dead people – Part 2 | | May | 2015 |
| New UTMA Amendment | | May | 2015 |
| The Bureau's new RESPA booklet | | April | 2015 |
| | Other loans | April | 2015 |
| | Relationship to new disclosures | April | 2015 |
| | When to start | April | 2015 |
| More TRID rule announcements | | April | 2015 |
| | Updates to exam manual | April | 2015 |
| | Revised implementation materials | April | 2015 |
| A reminder on treasury ACH benefits changes | | April | 2015 |
| It's more than mortgage lenders hours | | April | 2015 |
| Airing dirty laundry in public | | April | 2015 |
| I see dead people | | April | 2015 |
| Next compliance roundtable | | March | 2015 |
| Two phrases I hate to hear | | March | 2015 |
| Regulation Z changes | | March | 2015 |
| Final rule affecting integrated disclosures | | March | 2015 |
| | Rate-lock-related revised Loan Estimates | March | 2015 |
| | Name and NMLSR ID on documents | March | 2015 |
| | Loan Estimates for construction loans | March | 2015 |
| | Disclosure of prepaid interest | March | 2015 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| | Drafting error in Regulation X | March | 2015 |
| Proposal to expand small creditor definition | | March | 2015 |
| | Higher loan origination limit | March | 2015 |
| | A zinger added to the asset limit | March | 2015 |
| | A return to the one-year look-back for the “rural” or “underserved” counties criterion | March | 2015 |
| | Changes to definition of “rural.” | March | 2015 |
| | Changes to QM rules | March | 2015 |
| | And something for credit card issuers | March | 2015 |
| Lotteries are now OK — “It depends” | | March | 2015 |
| Help us help you | | March | 2015 |
| FAQs for direct deposits of IRS refunds | | March | 2015 |
| Being a smart bank | | February | 2015 |
| | Bank Secrecy Act | February | 2015 |
| | Insider lending | February | 2015 |
| | Credit cards for business use | February | 2015 |
| | Lending discrimination | February | 2015 |
| | Debt collection practices | February | 2015 |
| | Servicemember lending issues | February | 2015 |
| | Bad guys in the bank | February | 2015 |
| | Add-on products | February | 2015 |
| | Falling through the compliance cracks | February | 2015 |
| Groundhog day | | February | 2015 |
| Tweak, tweak | | February | 2015 |
| For a good read | | February | 2015 |
| Progress in the subpoena wars | | January | 2015 |
| IRA rollover rules | | January | 2015 |
| | The IRA Rollover Rule Prior to January 1, 2015 | January | 2015 |
| | What Changed | January | 2015 |
| | The Transition Rule | January | 2015 |
| | Tax Consequences | January | 2015 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| Common law marriage | | January | 2015 |
| | What it is | January | 2015 |
| | Surnames, Addresses and CIP | January | 2015 |
| | Ways to prove marriage | January | 2015 |
| Keeping track of annual inflation adjustments | | January | 2015 |
| Every January brings change | | January | 2015 |
| HMDA | | January | 2015 |
| CRA | | January | 2015 |
| Key Regulation Z amounts | | January | 2015 |
| | "Threshold amount" for Regulation Z coverage | January | 2015 |
| | High-Cost Mortgage Loan (HOEPA) points and fees triggers | January | 2015 |
| | "Small creditor" HPML escrow exemption amount | January | 2015 |
| | Threshold for exemption from HPML appraisal requirements. | January | 2015 |
| HUD-SCRA required notice | | January | 2015 |
| | Confusion over the expired form | January | 2015 |
| Disparate impact – Why this case is important | | December | 2014 |
| Tit. 42 O.S. §§ 91 and 91A amended | | December | 2014 |
| Title 42 O.S. § 91 | | December | 2014 |
| | <i>Coverage</i> | December | 2014 |
| | <i>Notice of Possessory Lien</i> | December | 2014 |
| | <i>Inspection of property and retrieval</i> | December | 2014 |
| | <i>Notice of Sale</i> | December | 2014 |
| | <i>Claimant must strictly comply with the statute</i> | December | 2014 |
| | <i>Damages and penalties</i> | December | 2014 |
| Title 42 O.S. § 91A | | December | 2014 |
| | <i>Coverage</i> | December | 2014 |
| | <i>Notice of Possessory Lien</i> | December | 2014 |
| | <i>Inspection of property and retrieval</i> | December | 2014 |
| | <i>Notice of Sale</i> | December | 2014 |

| Title | Subtitle | Month | Year |
|---|---|-----------|------|
| | <i>Claimant must strictly comply with the statute</i> | December | 2014 |
| FinCEN, the OCC, MSBs and Regulatory Risk | | December | 2014 |
| | FinCEN's statement | December | 2014 |
| | OCC's Bulletin 2014-58 | December | 2014 |
| | Analysis | December | 2014 |
| Privacy notice — final rule | | November | 2014 |
| QM cures | | November | 2014 |
| Servicing guidance | | November | 2014 |
| Reg O — alive and being violated | | November | 2014 |
| Flood insurance proposed rule | | November | 2014 |
| Counties — rural or underserved | | November | 2014 |
| Get it right the first time | | November | 2014 |
| RESPA Sec. 8 kickbacks | | November | 2014 |
| Redlining | | November | 2014 |
| When "free checking" isn't | | November | 2014 |
| Wells Fargo's maternity leave fiasco | | November | 2014 |
| Military lending changes proposed | | October | 2014 |
| Correcting direct deposits | | October | 2014 |
| A lesson for mortgage servicers | | October | 2014 |
| Trust your vendor, but verify | | October | 2014 |
| Costly lender errors | | October | 2014 |
| Exemption threshold going up | | October | 2014 |
| Unclaimed property | | October | 2014 |
| | What is the purpose of the UPA? | October | 2014 |
| | When do holders have to report unclaimed property? | October | 2014 |
| | When is property presumed to be abandoned? | October | 2014 |
| If you're a HMDA reporter | | September | 2014 |
| SCRA is still in the news | | September | 2014 |
| Reg. AA — Gone but not forgotten | | September | 2014 |
| Revisiting foreign remittance transfers | | September | 2014 |

| Title | Subtitle | Month | Year |
|---|---|-----------|------|
| | The Bureau makes more changes | September | 2014 |
| | The extension | September | 2014 |
| | Faxed disclosures | September | 2014 |
| | Expansion of oral disclosure situations | September | 2014 |
| | Military bases abroad | September | 2014 |
| Integrated disclosures: Countdown begins | | September | 2014 |
| Bureau issues overdrafts reports | | August | 2014 |
| FDIC: You misunderstood what we said | | August | 2014 |
| When your OFAC tools aren't working | | August | 2014 |
| What's up with those old Fed regulations | | August | 2014 |
| Marriage equals marriage | | August | 2014 |
| HELOC guidance | | August | 2014 |
| Speaking of risk management | | August | 2014 |
| Social media checkup | | August | 2014 |
| 4.1M CMP for deceptive practices | | August | 2014 |
| Apps from new parents | | August | 2014 |
| ITIN expirations | | August | 2014 |
| ATR interpretive rule | | August | 2014 |
| SAR stats & other BSA matters | | August | 2014 |
| Watch those cards! | | August | 2014 |
| HMDA reg proposal | | August | 2014 |
| SCRA | | August | 2014 |
| Cooked books put bank in hot water | | July | 2014 |
| | Fed and state order \$51 million in penalties | July | 2014 |
| RESPA penalties get personal | | July | 2014 |
| FDIC hits Missouri bank with RESPA violations | | July | 2014 |
| Regulators tout improvements | | July | 2014 |
| More call report changes coming | | July | 2014 |
| Guides for assisted living and nursing home staff | | July | 2014 |
| Current account takeover cases — lessons learned | | July | 2014 |
| Section 3-508A amended | | July | 2014 |

| Title | Subtitle | Month | Year |
|---|---|-------|------|
| | 3-508A Loans | July | 2014 |
| | Maximum Rates by Tier Amounts | July | 2014 |
| | The Dollar Amounts Of §3-508A Loans Will NOT Adjust Annually! | July | 2014 |
| | Alternative Maximum Rate | July | 2014 |
| | Minimum Loan Term | July | 2014 |
| But is the U3C applicable? | | July | 2014 |
| U3C late fee, small loan amounts change | | June | 2014 |
| | Increased Late Fee | June | 2014 |
| | 3-508A Loans | June | 2014 |
| | 3-508B Loans | June | 2014 |
| | 3-511 Loans | June | 2014 |
| | Dealer Paper “No Deficiency” Amount | June | 2014 |
| SSNs and ITINs | | June | 2014 |
| New implied SCRA requirements | | June | 2014 |
| Last-minute flood insurance guidance | | June | 2014 |
| | Agencies respond to lender questions | June | 2014 |
| Keeping customers happy | | May | 2014 |
| | Some Examples of Consideration | May | 2014 |
| No guns? | | April | 2014 |
| | § 1290.22, as amended effective November 1, 2013, provides | April | 2014 |
| | The changes to the statute are | April | 2014 |
| Prohibition on firearms in locked vehicles on bank property | | April | 2014 |
| Signage | | April | 2014 |
| Enforcing a no gun policy | | April | 2014 |
| Policy and liability to employees | | April | 2014 |
| CFPB reports on service members complaints | | April | 2014 |
| | Credit Cards | April | 2014 |
| | Mortgages | April | 2014 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| | Bank Accounts | April | 2014 |
| | Vehicle and Consumer Loans | April | 2014 |
| | Credit Reporting | April | 2014 |
| FRB debit card interchange fee upheld | | April | 2014 |
| | What it all means | April | 2014 |
| Regulation E slips earn another bank a penalty | | April | 2014 |
| Where to find what you're looking for | | March | 2014 |
| | General principles | March | 2014 |
| | Federal vs. state | March | 2014 |
| | Statute vs. Rule | March | 2014 |
| | What to find in federal law | March | 2014 |
| | What to find in state law | March | 2014 |
| | Title 15. Contracts | March | 2014 |
| | State Banking Code. Title 6 | March | 2014 |
| | Money orders | March | 2014 |
| | Financial Privacy | March | 2014 |
| | Electronic records | March | 2014 |
| | Protection against discovery | March | 2014 |
| | Negotiable Instruments. Title 12A | March | 2014 |
| | Bank Deposits and Collections, Title 12A | March | 2014 |
| | Funds Transfers, Title 12A | March | 2014 |
| | Secured Transactions, Title 12A | March | 2014 |
| | UETA, Title 12A | March | 2014 |
| | Real estate matters, Title 16 | March | 2014 |
| | Right of offset, Title 42 | March | 2014 |
| Lessons from the Chase 'Madoff penalties' | | February | 2014 |
| FDIC tech assistance video series | | February | 2014 |
| Bureau is looking for mortgage 'pain points' | | February | 2014 |
| Revised consumer booklets | | February | 2014 |
| Still handling paper items? | | February | 2014 |
| Cross-Collateralization | | February | 2014 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| Garnishments — When all funds are protected | | February | 2014 |
| Record retention — Part 1 | | February | 2014 |
| Regulation and retention period | | February | 2014 |
| Resolutions for your bank to consider | | January | 2014 |
| | <i>Examine where you are in terms of threshold numbers.</i> | January | 2014 |
| | <i>Understand the new account before you open it</i> | January | 2014 |
| | <i>Handle tax refunds properly</i> | January | 2014 |
| | <i>Bone up on campaign accounts</i> | January | 2014 |
| | <i>Watch out how you handle payment of funeral expenses</i> | January | 2014 |
| | Title 58 O.S. Sec. 591 | January | 2014 |
| Dodd-Frank readiness | | December | 2013 |
| Integrated mortgage disclosures finalized | | December | 2013 |
| | Delayed effective date will provide needed relief | December | 2013 |
| | 25-acre exemption gone | December | 2013 |
| | GFE and HUD-1 forms aren't going away entirely | December | 2013 |
| | Timing for Loan Estimate | December | 2013 |
| | Another waiver provision | December | 2013 |
| | Advance delivery of Closing Disclosures | December | 2013 |
| | Responsibility for Closing Disclosures | December | 2013 |
| | Oops, something changed! | December | 2013 |
| | New Regulation Z sections | December | 2013 |
| | New Model Forms | December | 2013 |
| | "All-in" APR proposal excluded | December | 2013 |
| | More analysis to come | December | 2013 |
| FinCEN definitions changes | | December | 2013 |
| CFPB regulatory agenda | | December | 2013 |
| Exemption thresholds creep upward | | December | 2013 |
| Q & A on the Dodd-Frank rules | | November | 2013 |
| Fair lending and qualified mortgages | | November | 2013 |

| Title | Subtitle | Month | Year |
|--|---|-----------|------|
| | New Guidance Issued | November | 2013 |
| Till death do we part | | October | 2013 |
| | Trust DBA as sole proprietorship | October | 2013 |
| | Trust DBA as a corporation | October | 2013 |
| | When the Trust indicates the account is in the Trust but your account records don't | October | 2013 |
| | Pay on death beneficiary who predeceases the customer | October | 2013 |
| | Pay on death beneficiary who dies after the customer but before funds are distributed | October | 2013 |
| Interest bearing accounts, dormancy fees and unclaimed property. | | October | 2013 |
| HUD's new qualified mortgage proposal | | October | 2013 |
| More on certificates of deposit | | September | 2013 |
| CDs and TISA subsequent disclosures | | September | 2013 |
| | Change in terms | September | 2013 |
| | Notice before maturity for time accounts longer than one month that roll over | September | 2013 |
| | Maturity notices for non-renewing CDs of longer than one year | September | 2013 |
| IRA CDs | | September | 2013 |
| The four "smalls" | | September | 2013 |
| HPML Escrow Small | | September | 2013 |
| | Size | September | 2013 |
| | Number of transactions | September | 2013 |
| | Property location | September | 2013 |
| | Limited escrow history | September | 2013 |
| Small Servicer | | September | 2013 |
| ATR/QM Small Creditor | | September | 2013 |
| ATR/QM Small Creditor Plus | | September | 2013 |
| Durable POA witness requirements | | September | 2013 |

| Title | Subtitle | Month | Year |
|---|---|--------|------|
| Changing your early withdrawal penalties | | August | 2013 |
| Armored-car answer from FinCEN (But...) | | August | 2013 |
| Changes to rural and underserved counties list | | August | 2013 |
| Anatomy of an E-SIGN violation | | August | 2013 |
| What bankers wish customers knew – Part two | | August | 2013 |
| Notice of title protection document | | July | 2013 |
| | Other issues | July | 2013 |
| Responsible conduct | | July | 2013 |
| Exam workpapers – Reg Z | | July | 2013 |
| (Amended) Ability to repay rules hot off the press | | July | 2013 |
| If your bank issues reloadable prepaid debit cards ... | | July | 2013 |
| Treasury still issues some paper checks | | July | 2013 |
| When federal ACH payment names don't match up | | July | 2013 |
| What bankers wish customers knew | | July | 2013 |
| Garnishment of Federal benefits rule revisions | | June | 2013 |
| | §212.3 – Definitions | June | 2013 |
| | §212.6 – Rules and procedures to protect benefits | June | 2013 |
| | §212.7 – Notice to account holder | June | 2013 |
| Consumer loan dollar amounts adjust July 1 | | June | 2013 |
| | Increased Late Fee. | June | 2013 |
| | "3-508B," "3-508A" and "3-511" Loans. | June | 2013 |
| | Dealer Paper "No Deficiency" Amount. | June | 2013 |
| The first California/Achieve financial settlement | | June | 2013 |
| Breach of contract | | June | 2013 |
| Final(?) ability to repay and qualified mortgage rules | | June | 2013 |
| Interagency statement on Biggert-Waters Flood Insurance | | May | 2013 |
| CFPB ability to repay – QM clarification proposal | | May | 2013 |
| Some tweaks for HDMA getting it right | | May | 2013 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| Escrow rule: What we should have said is ... | | May | 2013 |
| CARD Act rule revised | | May | 2013 |
| NAME IT: A guide to formulating a formidable name for your bank | | May | 2013 |
| Oklahoma's Article 9 remains unchanged | | May | 2013 |
| Oklahoma tax on IRA part 2: | | May | 2013 |
| Traps for the Unwary | | April | 2013 |
| FFIEC Social Media Guidance – Proposed | | April | 2013 |
| Compliance and Risk Management | | April | 2013 |
| A World of Two Names | | April | 2013 |
| | Why am I writing about this process? | April | 2013 |
| Extended Escrows Under Reg Z | | April | 2013 |
| ATR and QM | | March | 2013 |
| | Background | March | 2013 |
| | Coverage | March | 2013 |
| | Consequences for non-compliance | March | 2013 |
| | Underwriting | March | 2013 |
| Refinancing existing loans | | March | 2013 |
| Safe harbors | | March | 2013 |
| QM product features | | March | 2013 |
| | Getting protected | March | 2013 |
| | Another wrinkle | March | 2013 |
| | Additional definitions | March | 2013 |
| | Possible changes | March | 2013 |
| The new mortgage servicing rules | | February | 2013 |
| | New rate-change notices (§1026.20(c) and (d)) | February | 2013 |
| | The new standard rate-change notice | February | 2013 |
| | The new special first rate-change notice | February | 2013 |
| | Payment processing (§1026.36(c)(1) and (2)) | February | 2013 |
| | Payoff statements (§1026.36(c)(3)) | February | 2013 |
| | Periodic statements (§1026.41) | February | 2013 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| | Timing | February | 2013 |
| | Small servicer exemption | February | 2013 |
| | RESPA Servicing Requirements | February | 2013 |
| | New timely escrow disbursements requirement (§1024.34(a)) | February | 2013 |
| | New escrow refund requirement (§1024.34(b)) | February | 2013 |
| | New error resolution procedures (§1024.35) | February | 2013 |
| | Information requests (§1024.36) | February | 2013 |
| | Force-placed insurance provisions (§§1024.17(k) and 1024.37) | February | 2013 |
| | Servicing policies, procedures and requirements (§1024.38) | February | 2013 |
| | Record retention requirements | February | 2013 |
| | Early intervention requirements for certain borrowers (§1024.39) | February | 2013 |
| | Continuity of contact (§1024.40) | February | 2013 |
| | Loss mitigation procedures (§1024.41) | February | 2013 |
| New appraisal rules | | February | 2013 |
| | Appraisal Rules for HPML/HPML-Flips (§1026.35(c)) | February | 2013 |
| | Appraisal Requirements for All HPMLs | February | 2013 |
| | Exemptions from the Appraisal Requirements | February | 2013 |
| | “Flipped” Dwellings Require a Second Appraisal | February | 2013 |
| | Exemptions from the Second Appraisal Requirement | February | 2013 |
| | Disclosures, Timing and Providing Copies of Appraisals | February | 2013 |
| | Appraisal Rules under Reg B | February | 2013 |
| Lending to the military – the CFPB’s new role | | February | 2013 |
| | Military Lending Act | February | 2013 |
| Out of state, tribal and CFR court orders | | January | 2013 |
| | Recognition v. Enforcement | January | 2013 |
| | Federal and state courts | January | 2013 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| | Tribal and CFR courts | January | 2013 |
| ATM notice relief | | January | 2013 |
| Hot topics for 2013 from the FRB | | January | 2013 |
| COPPA update | | January | 2013 |
| Deposit insurance reminder | | January | 2013 |
| Remittance transfers: a brief reprieve | | January | 2013 |
| | Foreign taxes and institution fees | January | 2013 |
| | Elimination of sub-national taxes | January | 2013 |
| | The big concern: Wrong account information from sender | January | 2013 |
| | Postponed effective date | January | 2013 |
| | Comment deadlines | January | 2013 |
| Religious headgear and compliance | | January | 2013 |
| Corporate Account Takovers | | December | 2012 |
| ATMs and the ADA | | December | 2012 |
| Q&As on Getting Rid of Customer Property | | December | 2012 |
| Foreign Remittance Transfer Rule to Change – Again | | December | 2012 |
| FDIC Guidance on the Scheduled End of Unlimited Deposit Coverage | | December | 2012 |
| MRAPLA Disclosures Postponement | | December | 2012 |
| Reg Z's Exemption Threshold Goes Up Again | | December | 2012 |
| Update on the Foreign Remittance Transfers Rule | | November | 2012 |
| Updated CFPB Exam Manual and Supervision Findings | | November | 2012 |
| Bureau Posts Supervision Findings and Updated Exam Manual | | November | 2012 |
| Planning for an Employee's Absence Series: Garnishments | | November | 2012 |
| It's That IRA Time of the Year, and Yes, Virginia, You Do Need to Withhold Oklahoma Taxes | | November | 2012 |

| Title | Subtitle | Month | Year |
|--|----------|-----------|------|
| Qualified Mortgages | | November | 2012 |
| IRA Time of Year | | November | 2012 |
| Qualified Mortgages | | November | 2012 |
| Reg Z, Late Fees and the Single Pay Note | | October | 2012 |
| New Safe Deposit Law | | October | 2012 |
| The Second Appraisal | | October | 2012 |
| Proposed Homeownership Counseling Changes | | October | 2012 |
| Tips for Reading the Proposals | | October | 2012 |
| Stopping Payment on Cashier's Checks | | September | 2012 |
| "Safe Harbor" Provision in Reg E's Remittance Transfers Rule | | September | 2012 |
| CFPB Proposal Status Update | | September | 2012 |
| Your Latest Q&As | | September | 2012 |
| Correcting Social Security ACH errors | | August | 2012 |
| Lessons from the PATCO ruling | | August | 2012 |
| Abandoned foreclosures proceeding | | August | 2012 |
| Oh, no! My customer is in bankruptcy! | | August | 2012 |
| Q&As on OREO | | August | 2012 |
| Complaint Responses | | August | 2012 |
| FDIC Insurance Fees | | August | 2012 |
| ATM Notices | | August | 2012 |
| Biggert-Waters: Flood Insurance Reform Act | | August | 2012 |
| Servicemembers Civil Relief Act – Renewed Importance? | | August | 2012 |
| Family Trust | | July | 2012 |
| Property Tax Default | | July | 2012 |
| Escrow Analysis Statement | | July | 2012 |
| ACH Question | | July | 2012 |
| Garnishment | | July | 2012 |
| Free Checking Account | | July | 2012 |
| Change in Terms | | July | 2012 |

| Title | Subtitle | Month | Year |
|--|----------|-------|------|
| Bank-owed Money-payments | | July | 2012 |
| HPML Question | | July | 2012 |
| Deceased Customer | | July | 2012 |
| State Tax Levy from California | | July | 2012 |
| APR Item | | July | 2012 |
| Social Media, After Hours | | July | 2012 |
| SCRA – Interest Rate | | July | 2012 |
| Gift Card ATM Fee | | July | 2012 |
| ATM ADA Compliance | | July | 2012 |
| Customer E-Banking Question | | July | 2012 |
| Regulation CC Question | | July | 2012 |
| CTRs and Banks | | July | 2012 |
| Tribes and Sovereign Nations | | July | 2012 |
| Branch Designation | | July | 2012 |
| POS Transactions Closing Accounts | | July | 2012 |
| Endorsement Verification | | July | 2012 |
| Business (Lottery) Account | | July | 2012 |
| ATMs and the ADA | | July | 2012 |
| Escheatment and Setoff of Cashier's Checks | | July | 2012 |
| Supreme Court Rules in RESPA Fee Case | | June | 2012 |
| ATM Disclosures | | June | 2012 |
| UTMA Accounts and the Custodian That Just Won't Let Go | | June | 2012 |
| Consumer Loan Dollar Amounts Adjust July 1 | | June | 2012 |
| Fair Housing Poster Update | | June | 2012 |
| Agency Updates | | June | 2012 |
| Sole Proprietorships and General Partnerships | | May | 2012 |
| S.A.F.E. Act Guidance | | May | 2012 |
| Fair Lending | | May | 2012 |
| Common Violations in 2011 | | May | 2012 |
| 'Tis the Season – For Tax Refund Fraud | | May | 2012 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| Bureau Clarifies Reg Z Loan Officer Compensation Rule | | May | 2012 |
| Mining the OCC's Citibank C&D for Nuggets | | May | 2012 |
| Mortgage Servicing Change is in the Wind | | May | 2012 |
| NOW Account Eligibility | | April | 2012 |
| Mobile Banking Survey | | April | 2012 |
| CFPB Complaints | | April | 2012 |
| FinCEN's Notice on CDD | | April | 2012 |
| | Beneficial ownership | April | 2012 |
| | FinCEN's Questions | April | 2012 |
| Paperless Treasury Payments | | April | 2012 |
| More Call Report Changes Coming | | April | 2012 |
| FHA Mortgage Pricing Cuts | | April | 2012 |
| SAFE Act Exam Procedures Posted | | April | 2012 |
| Extra Time to Respond to Comments | | April | 2012 |
| Checking Out Non-profits | | April | 2012 |
| CTR Guidance – Businesses with Common Ownership | | April | 2012 |
| Overdrafts and UDAP | | March | 2012 |
| MLO Compensation Issues | | March | 2012 |
| FDIC Helps with Understanding Cards | | March | 2012 |
| Mortgage Fraud Update | | March | 2012 |
| SAR Confidentiality | | March | 2012 |
| Playing with your Regulatory Numbers | | March | 2012 |
| Deposit Insurance Coverage Training | | March | 2012 |
| Payment Processor Relationships | | March | 2012 |
| FAQs | | February | 2012 |
| | selection of questions and answers from the compliance team that cover a broad spectrum of problem areas | February | 2012 |
| <i>Compliance To-Dos for the New Year</i> | | January | 2012 |

| Title | Subtitle | Month | Year |
|--------------------------------------|---|----------|------|
| | Regulation O | January | 2012 |
| | SAFE Act MLO Registration | January | 2012 |
| | Vendor Due Diligence | January | 2012 |
| | Annual Security Report | January | 2012 |
| | Information Security Report – GLBA | January | 2012 |
| | ACH Audit | January | 2012 |
| | FDICIA Annual Audit | January | 2012 |
| | Reg E Error Resolution Notice | January | 2012 |
| | Reg P Privacy Notice | January | 2012 |
| | Escrow Statements | January | 2012 |
| | CRA Public File | January | 2012 |
| | Records Disposal | January | 2012 |
| <i>Corporations and LLCs</i> | | January | 2012 |
| | <i>Documentation for Corporations and LLCs</i> | January | 2012 |
| | <i>(More than) a few words about names</i> | January | 2012 |
| | <i>Information contained in the Certificate of Incorporation and the Articles of Organization</i> | January | 2012 |
| | <i>EIN or SSN</i> | January | 2012 |
| | <i>By-Laws/Operating Agreement/Minutes/Resolutions</i> | January | 2012 |
| | <i>Foreign Corporations and LLCs – Domesticated or Not</i> | January | 2012 |
| | <i>Can corporations and LLCs have a DBA?</i> | January | 2012 |
| | <i>Can a sole shareholder corporation or sole-member LLC add a POD?</i> | January | 2012 |
| <i>Reg Q—Gone, but Not Forgotten</i> | | January | 2012 |
| | <i>What exactly does this mean for banks that are contemplating paying interest on demand deposit accounts?</i> | January | 2012 |
| | <i>History provides perspective</i> | January | 2012 |
| | <i>What about NOWs?</i> | January | 2012 |
| <i>FDIC Talks Internet Banking</i> | | December | 2011 |
| <i>HMDA LAR Update</i> | | December | 2011 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| <i>SAFE Act Renewals</i> | | December | 2011 |
| <i>Payment Order</i> | | December | 2011 |
| <i>The BCFP "Gets It"</i> | | December | 2011 |
| <i>The Big "Why" – Part 3</i> | | December | 2011 |
| <i>Q&As</i> | | December | 2011 |
| <i>Updated Flood Guidance</i> | | November | 2011 |
| | Insurable Value | November | 2011 |
| | Force Placement | November | 2011 |
| | Proposed Q&As | November | 2011 |
| <i>OCC Reg E Booklet Revised</i> | | November | 2011 |
| <i>Farewell to Paper Savings Bonds</i> | | November | 2011 |
| <i>Enforcement Actions</i> | | November | 2011 |
| | Commercial Real Estate Loan Problems | November | 2011 |
| | ADC Loans | November | 2011 |
| | UDAP and the Overdraft Program | November | 2011 |
| | Compliance Management | November | 2011 |
| | Eligible Depositor. | November | 2011 |
| | Reg E – Error Resolution | November | 2011 |
| | Worthless Clicks | November | 2011 |
| | Worthwhile Clicks | November | 2011 |
| Examiners Can Be Too Soft | | November | 2011 |
| <i>The Big "Why" – Part 2</i> | | November | 2011 |
| State Statutory Changes | | October | 2011 |
| | • Small Estate Cash Release | October | 2011 |
| | • Protection and Preservation of Property During Foreclosure | October | 2011 |
| | • Time limit for customer to sue on indorsement problem | October | 2011 |
| | • Minor garnishment changes | October | 2011 |
| The Big Why | | October | 2011 |
| | • SCRA | October | 2011 |

| Title | Subtitle | Month | Year |
|--|----------------------|-----------|------|
| | • EFAA | October | 2011 |
| | • BSA | October | 2011 |
| | • ECOA | October | 2011 |
| | • HMDA | October | 2011 |
| Business Continuity Planning | | September | 2011 |
| Examination Buzz | | September | 2011 |
| | Financial Statements | September | 2011 |
| | HMDA | September | 2011 |
| | Flood Insurance | September | 2011 |
| | FDIC Signage | September | 2011 |
| | OFAC | September | 2011 |
| | Debt Collection | September | 2011 |
| | SCRA | September | 2011 |
| | Fair Lending | September | 2011 |
| | Strange Transactions | September | 2011 |
| CFPB Action | | September | 2011 |
| Watch Your Mortgage-Related Fees | | September | 2011 |
| Major Anti-Steering Case | | September | 2011 |
| Foreclosure Policies and Procedures | | September | 2011 |
| Q&As on Recent Changes to Regs B and V | | September | 2011 |
| CFPB Powers Up | | August | 2011 |
| SAFE Registration Deadline Passes | | August | 2011 |
| Check Your Email Signature Line | | August | 2011 |
| Change Your AAN Address | | August | 2011 |
| Updated Authentication Guidance Issued | | August | 2011 |
| Risk Management on Prepaid Cards | | August | 2011 |
| Debit Card Interchange Fees | | August | 2011 |
| RESPA Reg Clarified | | August | 2011 |
| Reg B/FCRA Notice Change | | August | 2011 |
| Changes to the Risk-Based Pricing Notice | | August | 2011 |
| THE CALM BEFORE THE STORM | | July | 2011 |

| Title | Subtitle | Month | Year |
|---|---|-------|------|
| REVISED OKLAHOMA GARNISHMENT FORMS | | July | 2011 |
| | Changes to the Summons | July | 2011 |
| | Changes to the Answer | July | 2011 |
| | <i>Change to the Notice of Garnishment and Exemptions</i> | July | 2011 |
| | <i>Other matters</i> | July | 2011 |
| GARNISHMENT QUESTION OF THE MONTH – BANKRUPTCY | | July | 2011 |
| OCC “DROPS THE OTHER SHOE” ON OVERDRAFTS | | July | 2011 |
| | Affected institutions | July | 2011 |
| | Statement of Principles | July | 2011 |
| | Disclosure | July | 2011 |
| | Legal compliance | July | 2011 |
| | Affirmative request | July | 2011 |
| | Availability and prudent eligibility standards | July | 2011 |
| | Prudent limitations on product costs and usage | July | 2011 |
| | Monitoring and risk assessments | July | 2011 |
| | Management oversight | July | 2011 |
| | Account management and charge-offs | July | 2011 |
| | Applicability to Overdraft Protection Programs (Appendix A) | July | 2011 |
| | Program Availability and Prudent Eligibility Standards | July | 2011 |
| | “Opt-out” | July | 2011 |
| | Disclosures | July | 2011 |
| | Monitoring and Risk Assessments | July | 2011 |
| | Suspension, termination and charge-offs | July | 2011 |
| OCC’S PROPOSED GUIDANCE ON “DEPOSIT ADVANCE” | | July | 2011 |
| | Affected products | July | 2011 |
| | Statement of Principles | July | 2011 |

| Title | Subtitle | Month | Year |
|---|---|-------|------|
| | Applicability to Deposit Advance Programs (Appendix B to the Proposed Guidance) | July | 2011 |
| | Program Availability and Prudent Eligibility Standards | July | 2011 |
| | "Opt-out" | July | 2011 |
| | Disclosures | July | 2011 |
| | Repayment terms | July | 2011 |
| | Monitoring and Risk Assessments | July | 2011 |
| | Management oversight | July | 2011 |
| | Charge-offs | July | 2011 |
| REG Z AMENDED – DON'T BLOW THIS OFF | | July | 2011 |
| MORTGAGE DELINQUENCY NOTICE UPDATE | | July | 2011 |
| MID-YEAR CHECKUP | | July | 2011 |
| Federal Garnishment Regulation Update | | June | 2011 |
| | Garnishment fees | June | 2011 |
| | Tax Levies | June | 2011 |
| | Institution policies | June | 2011 |
| | Which balance to use? | June | 2011 |
| | Brokerage accounts | June | 2011 |
| | New Garnishment Orders | June | 2011 |
| LESSONS LEARNED IN MORTGAGE FORECLOSURES | | June | 2011 |
| Exam Procedure Changes: SCRA and Tenants in Foreclosure Act | | June | 2011 |
| You asked for it...Combined GFE/TIL | | June | 2011 |
| Reg Z Exemption Amount Increased/Reg Z and Oklahoma's Uniform Consumer Credit Code("U3C") Coverage Compared | | June | 2011 |
| Consumer Loan Dollar Amounts Adjust on July 1 | | June | 2011 |
| | Increased Late Fees. | June | 2011 |
| | "508B" and "508A" Loans | June | 2011 |
| | Dealer Paper "No Deficiency" Amount | June | 2011 |

| Title | Subtitle | Month | Year |
|--|---|-------|------|
| The Interagency Appraisal and Evaluation Guidelines | | May | 2011 |
| | Coverage | May | 2011 |
| | Forbearance | May | 2011 |
| | Inadequate Appraisal and Evaluation Programs | May | 2011 |
| | Major Guidance Topics | May | 2011 |
| | Automated Valuation Models and Broker Price Opinions | May | 2011 |
| | Re-use of an Appraiser for Another Lender | May | 2011 |
| | Third Party Arrangements | May | 2011 |
| | Referrals | May | 2011 |
| FDIC Posts OD Guidance FAQ | | May | 2011 |
| | Section I: Automated and ad hoc programs | May | 2011 |
| | What parts of the Guidance would apply to institutions with ad hoc overdraft decision-making? | May | 2011 |
| | Section II: Excessive Use and Meaningful Follow-up | May | 2011 |
| | What is meaningful and effective follow-up for chronic or excessive use? | May | 2011 |
| | Section III: Fee Limits and Maximizing Fees | May | 2011 |
| | Section IV: Other Questions | May | 2011 |
| Fed and FDIC Propose to Pull Interest on Deposits Regs | | May | 2011 |
| SHELTER FROM THE STORM – Garnishments, Part Two | | May | 2011 |
| | First Things First – Log and Look | May | 2011 |
| | No Notice of Right to Garnish Federal Benefits | May | 2011 |
| | Oh, No! There are Direct Deposits of Federal Benefits! | May | 2011 |
| | Answering the Garnishment Summons When There are Protected Amounts: | May | 2011 |
| | Fees for Garnishments and Levies/Right of Offset | May | 2011 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| | Bullet Point Summary of 31 CFR Part 212, Garnishment of Accounts Containing Federal Benefits Effective May 1, 2011 | May | 2011 |
| Good News and Bad News about a New LAR is in Your Future | | May | 2011 |
| New FDIC CRC Address | | May | 2011 |
| Good 1099 News | | May | 2011 |
| Appraisals: What's Changed | | April | 2011 |
| New Federal Reg to Protect Direct Deposit Benefits Recipients | | April | 2011 |
| Fed Publishes Final HPML Escrow Rules | | April | 2011 |
| Fed Announces Another Reg Z Proposal | | April | 2011 |
| Proposed Reg CC Overhaul Would Mean Shorter Holds, Less Paper | | April | 2011 |
| Credit Card Rules "Clarification" Published | | April | 2011 |
| The Times They are a-Changin': How to Deal with Garnishments in Oklahoma after May 1, 2011 | | April | 2011 |
| Privacy Notices | | March | 2011 |
| Compensating Loan Officers | | March | 2011 |
| Anti-Steering Rules | | March | 2011 |
| New Appraisal Rules | | March | 2011 |
| Coping with the FDIC's Overdraft Guidance | | March | 2011 |
| SCRA | | March | 2011 |
| SAFE Act Registry Opens | | February | 2011 |
| SCRA Becomes a Front Burner Issue | | February | 2011 |
| New Payment Schedule Disclosures | | February | 2011 |
| Poof! Proposed Rules Are Gone! | | February | 2011 |
| Compliance Roundtable Meeting | | February | 2011 |
| Signs, Signs, Update Your Signs | | February | 2011 |
| The Latest in Deposit Insurance | | February | 2011 |
| Standard Maximum Insurance Amount | | February | 2011 |

| Title | Subtitle | Month | Year |
|---|--|----------|------|
| TAG—Oct. 14, 2008–Dec. 31, 2010—R.I.P. | | February | 2011 |
| Temporary Unlimited Insurance — Dodd-Frank Act § 343 | | February | 2011 |
| The Last Word (For Now) | | February | 2011 |
| Revisiting Regulation V: Risk-based Pricing | | February | 2011 |
| Bankruptcy Practice Pointer: The Co-Debtor Stay | | February | 2011 |
| Question of the Month (and then some): Revocable Trusts | | February | 2011 |
| Lending Reg BOOT CAMP: HMDA | | February | 2011 |
| Federal S.A.F.E. Act Registry Will (Probably) Be Up By January 31, 2011 | | January | 2011 |
| Banks May Not Accept Tax Deposit Coupons after December 31, 2010 | | January | 2011 |
| FDIC Insurance Coverage Changes Effective January 1, 2011 | | January | 2011 |
| Regulators Increase HMDA, CRA Thresholds Effective January 1, 2011 | | January | 2011 |
| New Reg Z Interim Final Rule Regarding Appraisal Independence Places Major New Burdens on Banks | | January | 2011 |
| | Scope of the Interim Final Rule | January | 2011 |
| | Prohibitions Against Coercion and Mischaracterization of Value (12 C.F.R. § 226.42(c)) | January | 2011 |
| | Prohibition Against Conflicts of Interest (12 C.F.R. § 226.42(d)) | January | 2011 |
| | Prohibitions Against Certain Extensions of Credit (12 C.F.R. § 226.42(e)) | January | 2011 |
| | Customary and Reasonable Rate of Compensation for “Fee Appraiser”(12 C.F.R. § 226.42(f)) | January | 2011 |
| | Mandatory Reporting of Appraiser Misconduct(12 C.F.R. § 226.42(g)) | January | 2011 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| MDIA Interim Rule effective January 30, 2011 Changed Again | | January | 2011 |
| | September Interim Rule's New Disclosure Requirements for Consumer Transactions Secured by Real Property or a Dwelling | January | 2011 |
| | September Interim Rule's Requirement of "No-Guarantee-to-Refinance" Statement | January | 2011 |
| | Additional Requirements/Clarifications of December Interim Rule | January | 2011 |
| Compliance Dates Roundup | | January | 2011 |
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010) (See October 2010 Legal Update) | January | 2011 |
| | 1/1/2011 – Deadline to Comply with New Final Rule for Notice of Transfer of Mortgage (See September 2010 Legal Update) | January | 2011 |
| | 1/1/2011 – Deadline to Comply with Final Rule on Risk-Based Pricing (See October 2010 Legal Update) | January | 2011 |
| | 1/1/2011 – Model Privacy Notices Safe-Harbor Under Reg P Changes to New Model Form (See November 2010 Legal Update) | January | 2011 |
| | 1/3/2011 – Deadline to Display Updated FDIC Insurance Signage (See October 2010 Legal Update) | January | 2011 |
| | 1/30/2011 – Deadline to Comply with New Reg Z Disclosures (§ 226.18(s) and (t)) (See September 2010 Legal Update) | January | 2011 |
| OBA's Legal Department Introduces New Frequently Asked Questions Feature! | | December | 2010 |
| Recent Case Sanctions Fraud Loss Shifting Provision in Commercial Deposit Account Agreements | | December | 2010 |

| Title | Subtitle | Month | Year |
|--------------------------|--|----------|------|
| | What Happened in <i>Wachovia</i> ? | December | 2010 |
| | WAIVER OF RIGHTS BY THE BANK | December | 2010 |
| | <i>Wachovia</i> Court's Discussion of Applicable UCC Provisions | December | 2010 |
| | § 4-103. Variation by Agreement – Measure of Damages – Certain Action Constituting Ordinary Care | December | 2010 |
| | But this is merely a default rule | December | 2010 |
| | The Customer's Arguments against Enforcement of the Account Agreement: | December | 2010 |
| | What Steps Should Your Bank Take to Protect Itself from Fraud Losses? | December | 2010 |
| | The Fraud Loss-Shifting Provisions | December | 2010 |
| | "Severability" or "Savings" Clause | December | 2010 |
| | Anti-Waiver Provision | December | 2010 |
| | Correction | December | 2010 |
| Compliance Dates Roundup | | December | 2010 |
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010) (See October 2010 Legal Update) | December | 2010 |
| | 1/1/2011 – Deadline to Comply with New Final Rule for Notice of Transfer of Mortgage (See September 2010 Legal Update) | December | 2010 |
| | 1/1/2011 – Deadline to Comply with Final Rule on Risk-Based Pricing (See October 2010 Legal Update) | December | 2010 |
| | 1/1/2011 – Model Privacy Notices Safe-Harbor Under Reg P Changes to New Model Form (See November 2010 Legal Update) | December | 2010 |
| | 1/3/2011 – Deadline to Display Updated FDIC Insurance Signage (See October 2010 Legal Update) | December | 2010 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | 1/30/2011 – Deadline to Comply with New Reg Z Disclosures (§ 226.18 (s) and (t)) (See September 2010 Legal Update) | December | 2010 |
| | 1/31/2011 – Optional Gift Card/General Use Prepaid Card Compliance Deadline under Reg E (extended from August 22, 2010) (See November 2010 Legal Update) | December | 2010 |
| | 3/1/2011 – HMDA Annual Filings Are Due (applies to HMDA banks only) | December | 2010 |
| | 3/1/2011 – CRA Annual Filings Are Due | December | 2010 |
| | 4/1/2011 – Deadline to Comply with New Final Rule Prohibiting Certain Loan Originator Compensation and Steering Practices. (See November 2010 Legal Update) | December | 2010 |
| New CRA Regulation Effective 11/3/2010 | | November | 2010 |
| | Consideration of Low-Cost Education Loans to Low-Income Borrowers | November | 2010 |
| | Activities Undertaken in Cooperation with Minority- and Women-Owned Financial Institutions and Low-Income Credit Unions | November | 2010 |
| Model Privacy Notices Safe-Harbor Under Reg P Will Change Effective 1/1/2011 | | November | 2010 |
| | Safe Harbor For Sample Clauses Will Disappear after 12/31/2010 | November | 2010 |
| | New Model Privacy Notice | November | 2010 |
| | What Should My Bank Do? | November | 2010 |
| New Final Rule Amends Reg Z, Prohibiting Certain Loan Originator Compensation and Steering Practices. Compliance Mandatory 4/1/2011 | | November | 2010 |
| | Important Definitions | November | 2010 |

| Title | Subtitle | Month | Year |
|--|--|----------|------|
| | Prohibition on Payments by Persons Other than the Consumer (12 C.F.R. § 226.36(d)(2)) | November | 2010 |
| | Prohibition on Payments Based On Transaction Terms or Conditions (12 C.F.R. § 226.36(d)(1)) | November | 2010 |
| | Payments based on transaction terms or conditions | November | 2010 |
| | Prohibition on Steering (12 C.F.R. § 226.36(e)) | November | 2010 |
| | What Should My Bank Do? | November | 2010 |
| Federal Reserve Board Rule Reflects Delay in Gift Card Disclosure Requirements to 1/31/2011 | | November | 2010 |
| | Conditions That Must Be Met | November | 2010 |
| Federal Reserve Board Announces Annual Indexing of Reserve Requirement Exemption Amount and Low Reserve Tranche for 2011 | | November | 2010 |
| FDIC Issues New Guidance on Golden Parachute Applications | | November | 2010 |
| Compliance Dates Roundup | | November | 2010 |
| | 10/1/2010 – Deadline to Escrow for HPML Loans on Manufactured Housing (See September 2009 Legal Update) | November | 2010 |
| | 10/1/2010 – Deadline to Adopt Policies and Procedures Required for Compliance with the S.A.F.E. Act (See August 2010 Legal Update) | November | 2010 |
| | 11/1/2010 – Fees Banks May Charge for Compliance with Oklahoma Subpoenas Increase (See August 2010 Legal Update) | November | 2010 |
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010) (See October 2010 Legal Update) | November | 2010 |
| | 1/1/2011 – Deadline to Comply with New Final Rule for Notice of Transfer of Mortgage (See September 2010 Legal Update) | November | 2010 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | 1/1/2011 – Deadline to Comply with Final Rule on Risk-Based Pricing (See October 2010 Legal Update) | November | 2010 |
| | 1/1/2011 – Model Privacy Notices Safe-Harbor Under Reg P Changes to New Model Form (See November 2010 Legal Update) | November | 2010 |
| | 1/3/2011 – Deadline to Display Update FDIC Insurance Signage (See October 2010 Legal Update) | November | 2010 |
| | 1/30/2011 – Deadline to Comply with New Reg Z Disclosures (§ 226.18 (s) and (t)) (See September 2010 Legal Update) | November | 2010 |
| | 4/1/2011 – Deadline to Comply with New Final Rule Prohibiting Certain Loan Originator Compensation and Steering Practices. (See November 2010 Legal Update) | November | 2010 |
| Dodd-Frank Act Provides Changes to FDIC Insurance Coverage; TAG Program to Terminate 12/31/2010 | | October | 2010 |
| | Permanent Increase to \$250,000 | October | 2010 |
| | Temporary Unlimited FDIC Guaranty for Noninterest-Bearing Transaction Accounts | October | 2010 |
| | Termination of the TAG Program Effective December 31, 2010 | October | 2010 |
| Primer on Financial Privacy Issues | | October | 2010 |
| | Oklahoma Financial Privacy Act | October | 2010 |
| | <i>Important Definitions:</i> | October | 2010 |
| | <i>Subpoena Procedures</i> | October | 2010 |
| | <i>Exceptions to Subpoena Procedures</i> | October | 2010 |
| | <i>Requirement of Certification of Compliance</i> (6 Okla. Stat. § 2208) | October | 2010 |
| | <i>What Should You Do When the Government Agency (or attorney) Hasn't Done Their Job?</i> | October | 2010 |

| Title | Subtitle | Month | Year |
|---|--|---------|------|
| | Federal Right to Financial Privacy Act | October | 2010 |
| | <i>Basic Requirements</i> | October | 2010 |
| | <i>Exceptions to Notice and Certification Requirements</i> | October | 2010 |
| | <i>Civil Liability</i> | October | 2010 |
| Compliance with Risk-Based Pricing Final Rule Mandatory January 1, 2011 | | October | 2010 |
| | Important Definitions | October | 2010 |
| | General Requirements for Risk-Based Pricing Notice (12 C.F.R. § 222.72) | October | 2010 |
| | <i>Credit Score Proxy Method</i> (12 C.F.R. § 222.72(b)(1)) | October | 2010 |
| | <i>Tiered Pricing Method</i> (12 C.F.R. § 222.72(b)(2)) | October | 2010 |
| | <i>Credit Card Method</i> (12 C.F.R. § 222.72(c)) | October | 2010 |
| | Exceptions to Risk-Based Pricing Notice Requirements (12 C.F.R. § 222.74) | October | 2010 |
| | Timing of Notices | October | 2010 |
| | Content of Notices | October | 2010 |
| National Flood Insurance Program Extended through September 30, 2011 | | October | 2010 |
| Compliance Dates Roundup | | October | 2010 |
| | 10/1/2010 – Deadline to Escrow for HPML Loans on Manufactured Housing (See September 2009 Legal Update) | October | 2010 |
| | 10/1/2010 – Deadline to Adopt Policies and Procedures Required for Compliance with the S.A.F.E. Act (See August 2010 Legal Update) | October | 2010 |
| | 11/1/2010 – Fees Banks May Charge for Compliance with Oklahoma Subpoenas Increase (See August 2010 Legal Update) | October | 2010 |

| Title | Subtitle | Month | Year |
|---|--|-----------|------|
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010) (See October 2010 Legal Update) | October | 2010 |
| | 1/1/2011 – Deadline to Comply with New Final Rule for Notice of Transfer of Mortgage (See September 2010 Legal Update) | October | 2010 |
| | 1/1/2011 – Deadline to Comply with Final Rule on Risk-Based Pricing (See October 2010 Legal Update) | October | 2010 |
| | 1/3/2011 – Deadline to Display Update FDIC Insurance Signage (See October 2010 Legal Update) | October | 2010 |
| | 1/30/2011 – Deadline to Comply with New Reg Z Disclosures (§ 226.18 (s) and (t)) (See September 2010 Legal Update) | October | 2010 |
| Final Guidance on Sound Incentive Compensation Policies | | September | 2010 |
| | Key Principles Underlying the Final Guidance | September | 2010 |
| | What Employees Are Covered? | September | 2010 |
| | Principles of a Sound Incentive Compensation System | September | 2010 |
| | Enforcement | September | 2010 |
| | Conclusion | September | 2010 |
| Interim Rule Requires New Disclosures for Consumer Mortgage Loans; Compliance Deadline January 30, 2011 | | September | 2010 |
| | Background to MDIA and the Interim Rule | September | 2010 |
| | New Disclosure Requirements for Consumer Transactions Secured by Real Property or a Dwelling | September | 2010 |
| | “No-Guarantee-to-Refinance” Statement | September | 2010 |
| New TILA Requirement of Notice When Mortgage Has Been Sold or Transferred; Compliance Mandatory January 1, 2011 | | September | 2010 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| | Application of the Final Rule | September | 2010 |
| | Mortgage Transfer Disclosures (12 C.F.R. § 226.39) | September | 2010 |
| | Disclosure Required | September | 2010 |
| | Exceptions to the Disclosure Requirements | September | 2010 |
| | Content of the Disclosures | September | 2010 |
| Department of Justice Final Rule on ADA Standards for Accessible Design and New Proposed Rules Will Affect Banks | | September | 2010 |
| | Background and History of the ADA | September | 2010 |
| Compliance Dates Roundup | | September | 2010 |
| | 6/25/2010 – Final Guidance on Incentive Compensation Policies Published (See discussion above) | September | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions (See December 2009 Legal Update and June 2010 Legal Update) | September | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit (See March 2010 Legal Update) | September | 2010 |
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) (See March 2010 Legal Update) | September | 2010 |
| | 8/22/2010 – Certain TILA/Reg Z Credit Card Act Provisions Become Effective (including reasonableness/proportionality of penalty fees/charges and re-evaluation of rate increases) (See January 2010 Legal Update) | September | 2010 |

| Title | Subtitle | Month | Year |
|---------------------------------|--|-----------|------|
| | 8/22/2010 – EFTA/Reg E Credit Card Act Provisions Restricting Certain Fees for Prepaid Gift Cards and Prohibiting Expiration Dates of Less than 5 Years Become Effective (See January 2010 Legal Update) | September | 2010 |
| | 10/1/2010 – Deadline to Escrow for HPML Loans on Manufactured Housing (See September 2009 Legal Update) | September | 2010 |
| | 10/1/2010 – Deadline to Adopt Policies and Procedures Required for Compliance with the S.A.F.E. Act (See August 2010 Legal Update) | September | 2010 |
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010, unless program is further extended by FDIC) (See May 2010 Legal Update) | September | 2010 |
| | 1/1/2011 – Deadline to Comply with New Final Rule for Notice of Transfer of Mortgage (See discussion above) | September | 2010 |
| | 1/30/2011 – Deadline to Comply with New Reg Z Disclosures (§ 226.18(s) and (t)) (See discussion above) | September | 2010 |
| Final S.A.F.E. Act Rule Adopted | | August | 2010 |
| | The Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) | August | 2010 |
| | (Non-)Applicability of the OK S.A.F.E. Act to Oklahoma Banks | August | 2010 |
| | The Final Rule | August | 2010 |
| | Who Can Register Under the federal registry? | August | 2010 |
| | Who Is A Mortgage Loan Originator? (12 C.F.R. § 34.102) | August | 2010 |
| | Registration Requirement (12 C.F.R. § 34.103(a)) | August | 2010 |

| Title | Subtitle | Month | Year |
|---|---|--------|------|
| | Annual Renewal/Update Requirement (12 C.F.R. § 34.103(b)) | August | 2010 |
| | Information Required from Registrant (12 C.F.R. § 34.103(d)) | August | 2010 |
| | Information Required from the Depository Institution (12 C.F.R. § 34.103(d) and (e)) | August | 2010 |
| | Depository Institutions Must Develop Policies and Procedures (12 C.F.R. § 34.104) | August | 2010 |
| | Conclusion | August | 2010 |
| School Warrants – A Primer | | August | 2010 |
| Oklahoma H.B. 2936 Increases Fees for Compliance with State-Court Subpoenas Effective 11/1/2010 | | August | 2010 |
| HOEPA Dollar Trigger Increased Effective 1/1/2011 | | August | 2010 |
| Compliance Dates Roundup | | August | 2010 |
| | 6/22/2010 – Deadline to Post Notice of Employees Right to Organize Under NLRA (for banks that have “government contracts”) (See June 2010 Legal Update) | August | 2010 |
| | 6/30/2010 – TAG Program Expiration for Banks that Opted Out (See May 2010 Legal Update) | August | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions (See December 2009 Legal Update and June 2010 Legal Update) | August | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit (See March 2010 Legal Update) | August | 2010 |

| Title | Subtitle | Month | Year |
|--|---|--------|------|
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) (See March 2010 Legal Update) | August | 2010 |
| | 8/22/2010 – Certain TILA/Reg Z Credit Card Act Provisions Become Effective (including reasonableness/proportionality of penalty fees/charges and re-evaluation of rate increases) (See January 2010 Legal Update) | August | 2010 |
| | 8/22/2010 – EFTA/Reg E Credit Card Act Provisions Restricting Certain Fees for Prepaid Gift Cards and Prohibiting Expiration Dates of Less than 5 Years Become Effective (See January 2010 Legal Update) | August | 2010 |
| | 10/1/2010 – Deadline to Escrow for HPML Loans on Manufactured Housing (See September 2009 Legal Update) | August | 2010 |
| | 10/1/2010 – Deadline to Adopt Policies and Procedures Required for Compliance with the S.A.F.E. Act (See discussion above) | August | 2010 |
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010, unless program is further extended by FDIC) (See May 2010 Legal Update) | August | 2010 |
| New Same-Day FedACH Service Available August 2, 2010 | | July | 2010 |
| | Eligible ACH Transactions | July | 2010 |
| | Transmission and Posting Deadlines | July | 2010 |
| Avoiding Potential Pitfalls With Motor Vehicle Liens | | July | 2010 |
| | The Basics | July | 2010 |
| | The Bankruptcy Trustee’s Ability to Avoid a Preference | July | 2010 |

| Title | Subtitle | Month | Year |
|---|--|-------|------|
| | What About the Bankruptcy Stay? | July | 2010 |
| | Completing the Lien Entry Form | July | 2010 |
| | Maintaining Priority in Secondary Advances | July | 2010 |
| | Perfecting a Security Interest in Indian Titles | July | 2010 |
| | Liability for Failure to Timely Release Lien | July | 2010 |
| | Practical Tips | July | 2010 |
| Oklahoma Department of Consumer Credit Updates Statutory Dollar Amounts Effective July 1, 2010 | | July | 2010 |
| Regulators Issue Final Guidance on Correspondent Concentration Risks | | July | 2010 |
| | Procedures for Identifying Correspondent Concentrations | July | 2010 |
| | Monitoring Correspondent Relationships | July | 2010 |
| | Development of Plans for Managing Concentration Risks | July | 2010 |
| | Good Practices for Correspondent Agreements | July | 2010 |
| Compliance Dates Roundup | | July | 2010 |
| | 6/1/2010 – Compliance Deadline for new Reg GG (Unlawful Internet Gambling Enforcement Act (“UIGEA”) mandatory (delayed from December 1, 2009) (See November 2009 and December 2009 Legal Updates) | July | 2010 |
| | 6/22/2010 – Deadline to Post Notice of Employees Right to Organize Under NLRA (for banks that have “government contracts”) (See June 2010 Legal Update) | July | 2010 |
| | 6/30/2010 – TAG Program Expiration for Banks that Opted Out (See May 2010 Legal Update) | July | 2010 |

| Title | Subtitle | Month | Year |
|-------|---|-------|------|
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions (See December 2009 Legal Update and June 2010 Legal Update) | July | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit (See March 2010 Legal Update) | July | 2010 |
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) (See March 2010 Legal Update) | July | 2010 |
| | 7/1/2010 – Deadline to Comply with Changes to Reg AA (under Unfair and Deceptive Acts or Practices (UDAP), dealing with marketing and account management of credit cards) Note: Previously published final rule amending Reg AA has been RESCINDED. These changes are now incorporated in the Changes to Reg Z relating to credit cards. | July | 2010 |
| | 8/22/2010 – Certain TILA/Reg Z Credit Card Act Provisions Become Effective (including reasonableness/proportionality of penalty fees/charges and re-evaluation of rate increases) (See January 2010 Legal Update) | July | 2010 |
| | 8/22/2010 – EFTA/Reg E Credit Card Act Provisions Restricting Certain Fees for Prepaid Gift Cards and Prohibiting Expiration Dates of Less than 5 Years Become Effective (See January 2010 Legal Update) | July | 2010 |
| | 10/1/2010 – Deadline to Escrow for HPML Loans on Manufactured Housing (See September 2009 Legal Update) | July | 2010 |

| Title | Subtitle | Month | Year |
|--|--|-------|------|
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010, unless program is further extended by FDIC) (See May 2010 Legal Update) | July | 2010 |
| Clarifications Made to Reg E Regarding Restrictions on Overdraft Charges on ATM and One-Time Debit Card Transactions Further Revisions to Reg E (Overdraft Protection) | | June | 2010 |
| | Deletion of Section 205.17(b)(4) | June | 2010 |
| | Other Changes | June | 2010 |
| HIRE Act Provides Tax Incentives to Employers to Hire in 2010 | | June | 2010 |
| | Who Are Qualified Employees? | June | 2010 |
| | Payroll Tax Exemption | June | 2010 |
| | Credit for Retention of Qualified Employees Hired in 2010 | June | 2010 |
| FDIC Issues Guidance for Periods of Lapse of Flood Insurance Authority | | June | 2010 |
| Executive Order 13496 Requires Posting of Notice of Employees Right to Organize by June 21, 2010 – Affects Some Banks | | June | 2010 |
| | Applicability to Banks | June | 2010 |
| | Notice Requirements | June | 2010 |
| | Penalties and Sanctions for Noncompliance | June | 2010 |
| Using a “Mark” as a Signature, What Is Required and What Risks Are There to the Bank? | | June | 2010 |
| | Typical Contracts Executed By Mark Must Be Witnessed or Notarized | June | 2010 |
| | Signature on Checks | June | 2010 |
| | Use of POAs and Authorized Signers | June | 2010 |
| Compliance Dates Roundup | | June | 2010 |

| Title | Subtitle | Month | Year |
|-------|---|-------|------|
| | 5/20/2010 – Deadline for banks participating in TAG Program to update in-bank notices relating to TAG Program extension (See May 2010 Legal Update) | June | 2010 |
| | 6/1/2010 – Compliance Deadline for new Reg GG (Unlawful Internet Gambling Enforcement Act (“UIGEA”) mandatory (delayed from December 1, 2009) (See November 2009 and December 2009 Legal Updates) | June | 2010 |
| | 6/22/2010 – Deadline to Post Notice of Employees Right to Organize Under NLRA (for banks that have “government contracts”) (See This Issue) | June | 2010 |
| | 6/30/2010 – TAG Program Expiration for Banks that Opted Out (See May 2010 Legal Update) | June | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions (See December 2009 Legal Update and June 2010 Legal Update) | June | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit (See March 2010 Legal Update) | June | 2010 |
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) (See March 2010 Legal Update) | June | 2010 |
| | 7/1/2010 – Deadline to Comply with Changes to Reg AA (under Unfair and Deceptive Acts or Practices (UDAP), dealing with marketing and account management of credit cards) Note: Previously published final rule amending Reg AA has been RESCINDED. These changes are now incorporated in the Changes to Reg Z relating to credit cards. | June | 2010 |

| Title | Subtitle | Month | Year |
|--|---|-------|------|
| | 8/22/2010 – Certain TILA/Reg Z Credit Card Act Provisions Become Effective (including reasonableness/proportionality of penalty fees/charges and re-evaluation of rate increases) (See January 2010 Legal Update) | June | 2010 |
| | 8/22/2010 – EFTA/Reg E Credit Card Act Provisions Restricting Certain Fees for Prepaid Gift Cards and Prohibiting Expiration Dates of Less than 5 Years Become Effective (See January 2010 Legal Update) | June | 2010 |
| | 10/1/2010 – Deadline to Escrow for HPML Loans on Manufactured Housing (See September 2009 Legal Update) | June | 2010 |
| | 12/31/2010 – FDIC TAG Program Expires (for banks that did not opt out in April 2010, unless program is further extended by FDIC) (See May 2010 Legal Update) | June | 2010 |
| TAG Program Extended Through December 31, 2010 | | May | 2010 |
| | Program Extended for 6 Month with another 12 Months Extension Possible without further rulemaking | May | 2010 |
| | Assessment rates unchanged, but reporting changed to average daily balance. | May | 2010 |
| | Maximum rate of interest payable reduced from 0.50 percent to 0.25 percent | May | 2010 |
| | New lobby notice requirements | May | 2010 |
| Mortgage Loan Officers Not Exempt Under FLSA According to New DOL Interpretation | | May | 2010 |
| | Basics of the FLSA | May | 2010 |
| | Issuance of 29 C.F.R. § 541.203(b) | May | 2010 |
| | FLSA2006-31 | May | 2010 |

| Title | Subtitle | Month | Year |
|--|---|-------|------|
| | Caselaw Following FLSA2006-31 | May | 2010 |
| | DOL Administrator's Interpretation No. 2010-1 | May | 2010 |
| | Why Administrator's Interpretation No. 2010-1 Is Important | May | 2010 |
| | What Should Banks Do Now? | May | 2010 |
| Banks' Right of Setoff vs. Federal Exemption for Social Security and Other Exempt Federal Benefits – Which Wins? | | May | 2010 |
| | What Is the Right of Setoff? | May | 2010 |
| | Federal Protection Provided to Social Security and Other Federal Benefits | May | 2010 |
| | Tom v. First American Credit Union – Still the Last Word from the Tenth Circuit | May | 2010 |
| | Washington v. Keffeler | May | 2010 |
| | What Should Banks Do Now? | May | 2010 |
| S.A.F.E. Act Update | | May | 2010 |
| Compliance Dates Roundup | | May | 2010 |
| | 4/1/2010 – Escrow Required for HPML Applications Received after April 1 | May | 2010 |
| | 5/20/2010 – Deadline for banks participating in TAG Program to update in-bank notices relating to TAG Program extension | May | 2010 |
| | 6/1/2010 – Compliance Deadline for new Reg GG (Unlawful Internet Gambling Enforcement Act (“UIGEA”) mandatory | May | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions | May | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit | May | 2010 |

| Title | Subtitle | Month | Year |
|--|---|-------|------|
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) | May | 2010 |
| | 7/1/2010 – Deadline to Comply with Changes to Reg AA (under Unfair and Deceptive Acts or Practices (UDAP), dealing with marketing and account management of credit cards) Note: Previously published final rule amending Reg AA has been RESCINDED. These changes are now incorporated in the Changes to Reg Z relating to credit cards. | May | 2010 |
| ‘ABC’s of Handling Repossessed Property | | April | 2010 |
| 2010 Provides Unique Opportunity to Defer Tax on Roth IRA Conversions | | April | 2010 |
| Floor Plan Lending Presents Special Challenges (maybe from your regulator) | | April | 2010 |
| When a Horse Is “Equipment” – It could only be the UCC | | April | 2010 |
| Compliance Dates Roundup | | April | 2010 |
| | 4/1/2010 – Escrow Required for HPML Applications Received after April 1 | April | 2010 |
| | 6/1/2010 – Compliance Deadline for new Reg GG | April | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions | April | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit | April | 2010 |
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) | April | 2010 |
| Raffles and Giveaways and Lotteries, Oh My! What Can/Can’t a Bank Do? | | March | 2010 |

| Title | Subtitle | Month | Year |
|--|---|-------|------|
| | Federal Prohibition on Participation in Lotteries by Banks | March | 2010 |
| | Oklahoma Law Prohibits Lotteries | March | 2010 |
| | Answering Some Common Questions | March | 2010 |
| | Practical Tips | March | 2010 |
| FACT Act Changes Mandatory July 1, 2010 (Reg V) | | March | 2010 |
| | Definitions | March | 2010 |
| | Establishment of Policies and Procedures Concerning the Accuracy and Integrity of Furnished Information (12 C.F.R. § 222.42) | March | 2010 |
| | Investigation and Resolution of Direct Disputes (12 C.F.R. § 222.43) | March | 2010 |
| | Exceptions to Investigation Requirements | March | 2010 |
| Yet More Changes Affecting Open-End Credit to Consumers (Reg Z) Effective February 22, 2010 and July 1, 2010 | | March | 2010 |
| Reminder: Escrow Required for HPMLs for All Applications Received after April 1, 2010 | | March | 2010 |
| Compliance Dates Roundup | | March | 2010 |
| | 2/14/2010 – Deadline to Comply with Revisions to Reg Z for Higher Education Opportunity Act | March | 2010 |
| | 2/22/2010 – Deadline to Comply with Provisions of Credit Card Act | March | 2010 |
| | 3/1/2010 – HMDA and CRA Annual Filings Due | March | 2010 |
| | 4/1/2010 – Escrow Required for HPML Applications Received after April 1 | March | 2010 |
| | 6/1/2010 – Compliance Deadline for new Reg GG | March | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions | March | 2010 |

| Title | Subtitle | Month | Year |
|--|---|----------|------|
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit | March | 2010 |
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) | March | 2010 |
| | 7/1/2010 – Deadline to Comply with Changes to Reg AA (under Unfair and Deceptive Acts or Practices (UDAP), dealing with marketing and account management of credit cards) | March | 2010 |
| Regulators Adopt Final Rule Implementing New FASB Standards 166 and 167 | | February | 2010 |
| | Summary of FAS 166 | February | 2010 |
| | Summary of FAS 167 | February | 2010 |
| | Why FAS 166 and 167 Are Important to Banks | February | 2010 |
| | Final Rule | February | 2010 |
| Perfection and Priority in Certificates of Deposit | | February | 2010 |
| | Perfection and Priority in Certificated CDs: Possession Required | February | 2010 |
| | Perfection and Priority in Book-Entry CDs: “Control” Required | February | 2010 |
| Despite Tough Legal Framework, Banks Can Take Steps to Protect Themselves from Losing Business to a Departing Employee | | February | 2010 |
| | Oklahoma’s Statutory Framework | February | 2010 |
| | Uniform Trade Secrets Act | February | 2010 |
| | Practical Suggestions for Banks: | February | 2010 |
| Upcoming Compliance Dates (New Feature!) | | February | 2010 |
| | 2/14/2010 – Deadline to Comply with Revisions to Reg Z for Higher Education Opportunity Act | February | 2010 |
| | 2/22/2010 – Deadline to Comply with Provisions of Credit Card Act | February | 2010 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | 3/1/2010 – HMDA and CRA Annual Filings Due | February | 2010 |
| | 4/1/2010 – Escrow Required for HPML Applications Received after April 1 (except manufactured housing) | February | 2010 |
| | 6/1/2010 – Compliance Deadline for new Reg GG (Unlawful Internet Gambling Enforcement Act (“UIGEA”) mandatory | February | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg E Opt-in Requirement for Overdraft Protection for ATM and One-Time Debit Card Transactions | February | 2010 |
| | 7/1/2010 – Deadline to comply with new Reg Z Changes to Open-End Credit | February | 2010 |
| | 7/1/2010 – Deadline to comply with new regulations under Fair and Accurate Credit Transactions Act (“FACT Act”) | February | 2010 |
| Reg CC Update: All Checks Are Local Effective 2/26/2010 | | January | 2010 |
| Taking Cashier’s Checks for Deposit in Today’s Environment of Fraud | | January | 2010 |
| | Common Scams | January | 2010 |
| | Legal Framework Surrounding Cashier’s Checks | January | 2010 |
| | Recommendations for Minimizing Risk to Your Bank | January | 2010 |
| Revisions to Reg Z for Higher Education Opportunity Act Have Compliance Deadline of 2/14/2010 | | January | 2010 |
| | What Loans Are Affected? | January | 2010 |
| | Disclosure Requirements | January | 2010 |
| | Prohibition of Co-Branding (12 C.F.R. § 226.48(a) and (b)) | January | 2010 |
| | Consumer’s Right to Accept (12 C.F.R. § 226.48(c)) | January | 2010 |
| | Consumer’s Right to Cancel (12 C.F.R. § 226.48(d)) | January | 2010 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | Self-Certification Form (12 C.F.R. § 226.48(e)) | January | 2010 |
| Provisions of Credit Card Act Effective 2/22/2010 | | January | 2010 |
| | Limitations on Fees and Interest Rates | January | 2010 |
| | Safeguards for Young Borrowers | January | 2010 |
| | Gift Card Restrictions | January | 2010 |
| | Increased Government Oversight and Additional Requirements | January | 2010 |
| HOEPA Fee Trigger Lowered For 2010 | | January | 2010 |
| Clarification from Federal Reserve Supports Viability of Short-Term Balloon Notes in Spite of HPML Changes | | December | 2009 |
| Reg GG Implementation Deadline Extended at Last Minute to June 1, 2010 | | December | 2009 |
| Recent Reg CC Changes: We Are Quickly Heading Toward All Local Checks | | December | 2009 |
| Final Rule Revising Reg E Restricts Overdraft Charges on ATMs and One-Time Debit Card Transactions Effective July 1, 2010 | | December | 2009 |
| | Relationship between Reg E and Reg Z [12 C.F.R. § 205.12] | December | 2009 |
| | Important Definitions | December | 2009 |
| | Opt-In Requirement [12 C.F.R. § 205.17(b)] | December | 2009 |
| | Exceptions to Opt-In Requirement 12 C.F.R. § (b)(4) | December | 2009 |
| | Prohibition on Bundling ATM/One-Time Debit Card Overdraft Protection [12 C.F.R. § 205.17(b)(2) and (3)] | December | 2009 |
| | Timing of Implementation [12 C.F.R. § 205.17(c)] | December | 2009 |
| | Requirements of Notice to Customers [12 C.F.R. § 205.17(d)] | December | 2009 |
| | Customer's Right to Opt Back Out | December | 2009 |
| | Rationale for the Final Rule | December | 2009 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | Technical Issues for Implementing Final Rule | December | 2009 |
| | Practical Advice in Wake of the Final Rule | December | 2009 |
| FinCEN's BSA E-Filing Completes Transition to Adobe-based Electronic Forms Effective 1/1/2010 | | December | 2009 |
| | Discrete Filers | December | 2009 |
| | Batch Filers | December | 2009 |
| | Secure Direct Transfer Mode (SDTM) Filers | December | 2009 |
| Reminder: Changes to Reg DD Effective 1/1/2010 | | December | 2009 |
| Reminder: HUD's Reg X (RESPA) Changes; Use of New GFE and HUD-1 Forms Mandatory 1/1/2010 | | December | 2009 |
| Reg S Revised to Increase Fees for Subpoena Compliance Effective 1/1/2010 | | December | 2009 |
| S.A.F.E. Act Update | | December | 2009 |
| | Where Are We Now? | December | 2009 |
| Compliance with New Reg GG Is Mandatory on December 1, 2009 | | November | 2009 |
| | Adoption and Implementation of Written Policies | November | 2009 |
| | Notice to Existing Commercial Customers | November | 2009 |
| | Due Diligence Procedures: Account Opening | November | 2009 |
| Oklahoma's Estate Tax Repealed Effective January 1, 2010 | | November | 2009 |
| | Not a License to Distribute Funds | November | 2009 |
| | Safe Deposit Boxes | November | 2009 |
| | Happiness Short Lived? | November | 2009 |
| 3% Interest Requirement for County Deposits Gone Effective July 1, 2009 | | November | 2009 |
| Change to Unclaimed Property Statute Effective November 1, 2009 | | November | 2009 |
| OK to Charge Fee to Cash On-U's Check for Non-Customers? | | November | 2009 |
| | Discussion of UCC Provisions | November | 2009 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| | History of the Caselaw | November | 2009 |
| | Oklahoma Caselaw | November | 2009 |
| | Reg DD | November | 2009 |
| FDIC's Final Rule Extends TAG Program 6 Months to June 30, 2010; Participating Entities Can Opt Out of Extension by November 2 | | October | 2009 |
| Working Around the October 1 Reg Z Changes | | October | 2009 |
| | <i>ARM Loans</i> | October | 2009 |
| | <i>7-Year Balloons</i> | October | 2009 |
| | <i>3.5- or 4-Year Renewable Balloon Notes</i> | October | 2009 |
| | <i>Need for Clarification of Presumption of Compliance Rules</i> | October | 2009 |
| Changes to HUD's Reg X (RESPA) Go In Effect January 1, 2010 | | October | 2009 |
| | <i>Use of New Mortgage Servicing Transfer Disclosure Form</i> | October | 2009 |
| | <i>Changes to Four Key Definitions</i> | October | 2009 |
| | <i>Allowance of Use of Average Charges</i> | October | 2009 |
| Special Risks Surround Using Farm Products as Collateral | | October | 2009 |
| | <i>State Adoption of Central Filing System and the Exceptions Thereunder</i> | October | 2009 |
| | <i>Exception Where Buyer Receives Written Notice from Secured Party</i> | October | 2009 |
| Creation of HPMLs and Requirements for Verification of Repayment Ability for HPMLs and HOEPA Loans | | September | 2009 |
| | HOEPA Loans | September | 2009 |
| | <i>Higher-Priced Mortgage Loans</i> | September | 2009 |
| | Requirements for Verification of Repayment Ability for HPMLs and HOEPA Loans | September | 2009 |

| Title | Subtitle | Month | Year |
|---|---|-----------|------|
| | Presumption of Compliance or Requirement? | September | 2009 |
| | Examples (from 12 C.F.R. Pt. 226, Supp. 1): | September | 2009 |
| | Exclusions from Presumption of Compliance | September | 2009 |
| | Treatment of ARM Loans | September | 2009 |
| | Application of New Rules to Loan Renewals and Assumptions | September | 2009 |
| New Escrow Requirement for HPMLs Effective for Applications Received on or after April 1, 2010 (October 1, 2010 for Manufactured Homes) | | September | 2009 |
| Restrictions on Prepayment Penalties for HPMLs and HOEPA Loans Effective 10/1/2009 | | September | 2009 |
| | Restrictions Applicable to HPMLs (12 C.F.R. § 226.35(b)(2)) | September | 2009 |
| | Restrictions Applicable to HOEPA Loans (12 C.F.R. § 226.32(d)(6) and (7)) | September | 2009 |
| Revisions to HMDA (Reg C) Incorporate Reg Z's Addition of HPMLs Effective 10/1/2009 | | September | 2009 |
| New Appraisal-Related Amendments Effective 10/1/2009 | | September | 2009 |
| | Examples of Prohibited Conduct: | September | 2009 |
| | Examples of Conduct that Do Not Violate This Section: | September | 2009 |
| | <i>New Mortgage Servicing Practices Effective 10/1/2009</i> | September | 2009 |
| New Mortgage Servicing Practices Effective 10/1/2009 | | September | 2009 |
| New Advertising Restrictions Affecting Closed-End Credit Loans Effective 10/1/2009 | New Clear and Conspicuous Standard for Closed-End Credit Advertisements | September | 2009 |
| | Disclosures Required If "Triggering Terms" Are Used | September | 2009 |
| | Alternative Disclosures for Television or Radio Advertisement (12 C.F.R. § 226.24(g)) | September | 2009 |

| Title | Subtitle | Month | Year |
|---|---|-----------|------|
| | Additional Restrictions Applicable to Advertisement for Credit Secured by a Dwelling | September | 2009 |
| | Acts Specifically Prohibited for Advertisements for Credit Secured By a Dwelling (12 C.F.R. § 226.24(i)) | September | 2009 |
| S.A.F.E. Act Redux | | September | 2009 |
| <i>Byron's Quick Hit for October 1 Reg Z and Reg C Changes</i> | | September | 2009 |
| Greetings from the OBA's New General Counsel | | August | 2009 |
| After the Loan: Don't Lose Your Priority to a Federal Tax Lien | | August | 2009 |
| | <i>Federal law controls priority of a federal tax lien.</i> | August | 2009 |
| | <i>Property that Federal Tax Lien Will Not Take Priority, Even with Filing:</i> | August | 2009 |
| | <i>The 45 Day Rule of I.R.C. § 6323(c)</i> | August | 2009 |
| | <i>Loan advances</i> | August | 2009 |
| | <i>What should you do?</i> | August | 2009 |
| | <i>Loans Secured by After-Acquired Collateral</i> | August | 2009 |
| | <i>Subsequent loan advances</i> | August | 2009 |
| | <i>Where to Check for Federal Tax Lien Filing</i> | August | 2009 |
| | <i>Liens on Real Property</i> | August | 2009 |
| | <i>25 day Notice to the IRS Required Prior to Foreclosing on Property Subject to Tax Lien under I.R.C. § 7425</i> | August | 2009 |
| | <i>Conclusion</i> | August | 2009 |
| Credit Card Act of 2009: Certain Provisions Effective August 20, 2009, Plus Overview of Remaining Provision | | August | 2009 |
| | <i>Advanced Notice of Increase in APR or Other Significant Changes</i> | August | 2009 |
| | <i>Right to Cancel upon Notification of Rate Increase/Other Significant Changes</i> | August | 2009 |

| Title | Subtitle | Month | Year |
|---|---|--------|------|
| | <i>Timing of Periodic Statements in Relation to Late Fees</i> | August | 2009 |
| | <i>Summary of Other Important Provisions of the Credit Card Act of 2009:</i> | August | 2009 |
| | <i>Limitations on Fees and Interest Rates</i> | August | 2009 |
| | <i>Safeguards for Young Borrowers</i> | August | 2009 |
| | <i>Gift Card Restrictions</i> | August | 2009 |
| | <i>Increased Government Oversight and Additional Requirements</i> | August | 2009 |
| Home Valuation Code of Conduct: Affects Sale of Residential Mortgage Loans to Fannie Mae and Freddie Mac Beginning May 1, 2009 | | August | 2009 |
| | <i>Provisions of the HVCC</i> | August | 2009 |
| | <i>Rules for Appraiser Engagement</i> | August | 2009 |
| | <i>Prohibitions Against Influencing Appraisers</i> | August | 2009 |
| | <i>Other Provisions of HVCC</i> | August | 2009 |
| New Notice Required Upon Sale/Transfer of Residential Home Mortgages & Protecting Tenants at Foreclosure Act, Both Effective May 20, 2009 | | August | 2009 |
| | <i>Notice Required Upon the Sale or Transfer of a Residential Home Mortgage</i> | August | 2009 |
| | <i>Protecting Tenants at Foreclosure Act</i> | August | 2009 |
| | | August | 2009 |
| Reg D – Savings Deposit Transfers Rule Changes July 2, 2009 | | July | 2009 |
| Reg Z – MDIA Changes – Effective July 30, 2009 | | July | 2009 |
| | <i>What loans are covered?</i> | July | 2009 |
| | <i>Definitions of “business day.</i> | July | 2009 |
| | <i>Let’s get this party started</i> | July | 2009 |
| | <i>We have received an application, so now what happens?</i> | July | 2009 |

| Title | Subtitle | Month | Year |
|--|---|-------|------|
| | <i>Notice requirement</i> | July | 2009 |
| | <i>Charging the consumer fees</i> | July | 2009 |
| | <i>When is redisclosure required?</i> | July | 2009 |
| | <i>Waiver of Waiting Period Before Consummation</i> | July | 2009 |
| | <i>Calculating when consummation may occur</i> | July | 2009 |
| The Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) | | July | 2009 |
| The Oklahoma Department of Consumer Credit's Truth in Lending Permanent Rule | | July | 2009 |
| Consumer Loan Dollar Amounts – No Changes | | July | 2009 |
| No Article published for this month | No Article published for this month | June | 2009 |
| Charging Consumer Interest Using a 360-Day Year? | | May | 2009 |
| Adding a Floor to Variable-Rate Mortgage Loans? | | May | 2009 |
| Waiving a Rate That is Too High | | May | 2009 |
| Default Interest Not Allowed on Consumer Loans? | | May | 2009 |
| | <i>U3C Restrictions</i> | May | 2009 |
| | <i>U3C & Regulation Z Exceptions</i> | May | 2009 |
| | <i>No Exclusions for High-Rate/High-Fee Mortgages</i> | May | 2009 |
| | <i>Further Considerations.</i> | May | 2009 |
| New Rules for Disclosure of Overdraft Fees | | April | 2009 |
| | 1. Disclosing Total Fees Charged | April | 2009 |
| | 2. Required "Tabular" Format | April | 2009 |
| | 3. What Fees are Included | April | 2009 |
| | 4. Disclosure of Account Balances | April | 2009 |
| | 5. Making Other Choices? | April | 2009 |
| | 6. Other Pending Proposals | April | 2009 |
| Helping a Customer to Avoid or Decrease Overdraft Charges | | April | 2009 |
| Risk Management of Remote Deposit Capture | | March | 2009 |
| | <i>Why RDC is Different</i> | March | 2009 |

| Title | Subtitle | Month | Year |
|--|---|----------|------|
| | <i>Operational Risks</i> | March | 2009 |
| | <i>Risk-based Decision-making.</i> | March | 2009 |
| | <i>Qualifying a Customer Financially?</i> | March | 2009 |
| | <i>Legal and Compliance Risks</i> | March | 2009 |
| | <i>RDC Depositor Agreements</i> | March | 2009 |
| | <i>Appropriate Controls</i> | March | 2009 |
| New FDIC Disclosure for Banks Offering Sweep Accounts | | February | 2009 |
| | <i>Types of Sweep Account</i> | February | 2009 |
| | <i>Some Excluded Sweep Accounts</i> | February | 2009 |
| | <i>Why Sweep Accounts?</i> | February | 2009 |
| | <i>FDIC Cutoff Point</i> | February | 2009 |
| | <i>Will A Better Scenario Occur?</i> | February | 2009 |
| | <i>No More "External" Transactions</i> | February | 2009 |
| | <i>External Sweep Accounts</i> | February | 2009 |
| | <i>Internal Sweep Accounts</i> | February | 2009 |
| | <i>Contents & Timing of Notice</i> | February | 2009 |
| Various Cost-of-Living Increases in Dollar Amounts for 2009 | | January | 2009 |
| | <i>HOEPA "High-Fee" Mortgages</i> | January | 2009 |
| | <i>HMDA-Reporting Banks</i> | January | 2009 |
| | <i>Community Reinvestment Act</i> | January | 2009 |
| | <i>Health Savings Accounts</i> | January | 2009 |
| | <i>IRAs</i> | January | 2009 |
| No IRA Minimum Distributions Required for 2009 | | January | 2009 |
| Interagency Statement on Meeting Needs of Creditworthy Borrowers | | January | 2009 |
| | <i>Lending to Creditworthy Borrowers</i> | January | 2009 |
| | <i>Shouldn't a Bank Control Its Lending?</i> | January | 2009 |
| | <i>Strengthening Capital</i> | January | 2009 |
| | <i>Dividends for Debt Service & Taxes</i> | January | 2009 |

| Title | Subtitle | Month | Year |
|---|---|----------|------|
| | <i>Working with Mortgage Borrowers</i> | January | 2009 |
| | <i>Structuring Compensation</i> | January | 2009 |
| | <i>All Banks Must Adhere</i> | January | 2009 |
| Creditor Must Be Notified if Personal Representative Rejects a Claim in Probate | | December | 2008 |
| Unclaimed Property—Collecting Fees Owed on Safe Deposit Boxes | | December | 2008 |
| Oklahoma Adopts Uniform Real Property Electronic Recording Act | | December | 2008 |
| Notification Required for Security Breach Of Computerized Data | | December | 2008 |
| | <i>Background</i> | December | 2008 |
| | <i>The Act's Coverage</i> | December | 2008 |
| | <i>Exclusions for Financial Institutions and Others</i> | December | 2008 |
| | <i>Breach of Security</i> | December | 2008 |
| | <i>"Personal Information"</i> | December | 2008 |
| | <i>Method of Enforcement</i> | December | 2008 |
| | <i>"Encrypted/Redacted"</i> | December | 2008 |
| | <i>"Notice"</i> | December | 2008 |
| Capital Purchase Plan Deadline Extended for Non-publicly-traded Banks | | November | 2008 |
| "Opt Out" Date Extended for FDIC's Temporary Liquidity Program | | November | 2008 |
| | <i>Notifying the FDIC</i> | November | 2008 |
| | <i>Summary of the Program</i> | November | 2008 |
| | <i>"Transaction Account Guarantee Program"</i> | November | 2008 |
| | <i>Calculating Available Coverage</i> | November | 2008 |
| | <i>Includes "Official Checks"</i> | November | 2008 |
| | <i>Whose Deposits are Covered?</i> | November | 2008 |
| | <i>Lobby Signs Required</i> | November | 2008 |
| | <i>"Debt Guarantee Program"</i> | November | 2008 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| | <i>More Questions</i> | November | 2008 |
| Tax Free Charitable Distributions from IRAs | | November | 2008 |
| | <i>Charitable Gift of the RMD</i> | November | 2008 |
| | <i>Maximizing the Distribution</i> | November | 2008 |
| | <i>Smaller Charitable Distributions</i> | November | 2008 |
| | <i>Larger Charitable Distributions</i> | November | 2008 |
| Recent Changes to FDIC Insurance for Trusts, POD Accounts | | October | 2008 |
| | <i>Reason for the Changes</i> | October | 2008 |
| | <i>"Qualifying Beneficiaries"</i> | October | 2008 |
| | <i>Trust Deposits up to \$500,000</i> | October | 2008 |
| | <i>Deposits over \$500,000</i> | October | 2008 |
| | <i>Trust Becomes Irrevocable</i> | October | 2008 |
| Importance of Training to Deal with FDIC Insurance Questions | | October | 2008 |
| | <i>Training the Tellers</i> | October | 2008 |
| | <i>Training Loan Officers</i> | October | 2008 |
| | <i>Confidential Discussion of Finances</i> | October | 2008 |
| | <i>Good and Bad Responses</i> | October | 2008 |
| | <i>Failing "Banks"</i> | October | 2008 |
| | <i>FDIC Insurance Limits</i> | October | 2008 |
| | <i>Getting the Message Out</i> | October | 2008 |
| | <i>Deposits for Liquidity</i> | October | 2008 |
| Two Changes to Servicemembers' Civil Relief Act | | September | 2008 |
| | Foreclosure of Mortgages | September | 2008 |
| | Longer Interest Reduction | September | 2008 |
| Tax Credit for First-Time Homebuyers | | September | 2008 |
| | Structuring a Home Purchase | September | 2008 |
| | First-Time Homebuyer | September | 2008 |
| | June 30, 2009 Deadline | September | 2008 |
| | Principal Residence | September | 2008 |

| Title | Subtitle | Month | Year |
|--|---|-----------|------|
| | Amount of Tax Credit | September | 2008 |
| | "Refundable" Tax Credit | September | 2008 |
| | Accelerated Recapture of Tax Credit | September | 2008 |
| | "Tax Recapture" Examples | September | 2008 |
| | Death; Condemnation of Property | September | 2008 |
| | Divorce; Transfers between Spouses | September | 2008 |
| | Requirement to File Tax Returns | September | 2008 |
| Can Banks Freeze Home-Equity Lines of Credit? | | September | 2008 |
| | Grounds for Reduction | September | 2008 |
| | Notice of Reduction | September | 2008 |
| | Periodic Re-evaluation | September | 2008 |
| | Best Practices | September | 2008 |
| Motor Vehicle Lien Entry Forms Are Changing | | August | 2008 |
| New Statute Allows "Transfer on Death" for Real Estate | | August | 2008 |
| | <i>1. Avoiding Probate</i> | August | 2008 |
| | <i>2. Transferring "Titled" Property</i> | August | 2008 |
| | <i>3. Various Beneficiary Statutes</i> | August | 2008 |
| | <i>4. Joint Tenancy—Pros and Cons</i> | August | 2008 |
| | <i>5. TOD Deed—Basic Provisions</i> | August | 2008 |
| | <i>6. Time of Filing Deed</i> | August | 2008 |
| | <i>7. Execution of Deed</i> | August | 2008 |
| | <i>8. Special Deed Form Required</i> | August | 2008 |
| | <i>9. Joint Tenancy Plus TOD</i> | August | 2008 |
| | <i>10. Revoking a Deed</i> | August | 2008 |
| | <i>11. Title Passes at Death</i> | August | 2008 |
| | <i>12. Encumbrances on Real Estate</i> | August | 2008 |
| | <i>13. When Beneficiary Dies First</i> | August | 2008 |
| | <i>14. Unsecured Creditors & Claims</i> | August | 2008 |
| | <i>15. Unintended Consequences?</i> | August | 2008 |

| Title | Subtitle | Month | Year |
|---|---|-------|------|
| Commissioner's Bill Revises Several Banking Provisions | | July | 2008 |
| | <i>1. Refund of Assessments</i> | July | 2008 |
| | <i>2. Temporary College Branches</i> | July | 2008 |
| | <i>3. Branches at Temporary Events</i> | July | 2008 |
| | <i>4. Eliminating Certain Fees</i> | July | 2008 |
| Recent Changes to Oklahoma Banking Board's Regulations | | July | 2008 |
| | <i>1. Board Reporting/Loans</i> | July | 2008 |
| | <i>2. Board Reporting/Loan Concentration</i> | July | 2008 |
| | <i>3. Required Info for Loan Participants</i> | July | 2008 |
| | <i>4. Mandatory Vacation/Internal Control</i> | July | 2008 |
| | <i>5. Dormant Accounts</i> | July | 2008 |
| | <i>6. Registration of Non-bank ATMs</i> | July | 2008 |
| Major Changes to Oklahoma's Record Retention Schedule | | July | 2008 |
| | <i>1. Limitations of Old Retention Schedule</i> | July | 2008 |
| | <i>2. Requirements of the Revised Reg</i> | July | 2008 |
| | <i>3. Retention Issues</i> | July | 2008 |
| | <i>4. Formal Retention Policy?</i> | July | 2008 |
| Elder Abuse Punishment Increases | | July | 2008 |
| Consumer Loan Dollar Amounts Adjust on July 1 | | June | 2008 |
| Paying 3% Interest on County Deposits | | June | 2008 |
| Accepting Checks with Missing Endorsements | | June | 2008 |
| Accepting Checks for Collection | | June | 2008 |
| A word of caution for Lenders operating under Section 3-508B: | | June | 2008 |
| New FDIC Guide to Deposit Insurance Of Trusts & POD Accounts | | May | 2008 |
| | Qualifying Beneficiaries | May | 2008 |
| | One-Owner Revocable Trusts | May | 2008 |

| Title | Subtitle | Month | Year |
|---|---|-------|------|
| | Revocable Trust Becomes Irrevocable | May | 2008 |
| | Primary & Contingent Beneficiaries | May | 2008 |
| | Changed Amount of Insurance? | May | 2008 |
| | Certificate of Trust? | May | 2008 |
| | Life Estate & Remainder Beneficiaries | May | 2008 |
| | Joint Revocable Trusts | May | 2008 |
| | POD Accounts | May | 2008 |
| | Contingent POD Beneficiaries | May | 2008 |
| | Joint Accounts with PODs | May | 2008 |
| | Irrevocable Trusts | May | 2008 |
| "Local Check" Area Expanding on April 19 | | April | 2008 |
| Recent Court Ruling Concerning Liens on Indian Car Titles | | April | 2008 |
| Using W-9s (With SSN or ITIN) or W8-BENs to Open Accounts | | April | 2008 |
| | 1. Requiring Identification Numbers | April | 2008 |
| | 2. W-9 to Open Accounts | April | 2008 |
| | 3. W8-BEN for Opening Accounts | April | 2008 |
| | 4. Types of Social Security Cards | April | 2008 |
| | 6. Documentation for Issuing an SSN | April | 2008 |
| | 7. Appropriate CIP Documentation? | April | 2008 |
| | 8. Why Apply for an ITIN? | April | 2008 |
| | 9. Valid Tax Reason for ITIN | April | 2008 |
| | 10. Documentation to Obtain an ITIN | April | 2008 |
| | 11. ITIN "Applied For" | April | 2008 |
| Understanding Representative Payee Accounts | | March | 2008 |
| | When is a Representative Payee Appointed? | March | 2008 |
| | Correct Account Styling | March | 2008 |
| | Guardian/Rep Payee | March | 2008 |
| | Successor Trustee/Rep Payee | March | 2008 |
| | POA/Rep Payee | March | 2008 |

| Title | Subtitle | Month | Year |
|---|--------------------------------------|----------|------|
| | Only a Rep Payee | March | 2008 |
| | Only an Authorized Signer | March | 2008 |
| | Joint Accounts | March | 2008 |
| | Organizational Rep Payees | March | 2008 |
| | Rep Payees for Children | March | 2008 |
| Replacing a Cashier's Check Based on Declaration of Loss | | February | 2008 |
| | 1. Some Definitions | February | 2008 |
| | 2. Declaration of Loss | February | 2008 |
| | 3. Procedural Steps | February | 2008 |
| | 4. Indemnity Agreement | February | 2008 |
| Basis for Charging "Unauthorized" Items to Customer's Account | | February | 2008 |
| | 1. Preclusion | February | 2008 |
| | 2. Agency | February | 2008 |
| | 3. Estoppel | February | 2008 |
| | 4. Ratification | February | 2008 |
| Other Ways a Forged Signature is Not a Forgery | | February | 2008 |
| Duties of Card Issuers Regarding Address Discrepancies | | January | 2008 |
| | 1. Who Is Covered? | January | 2008 |
| | 2. Address Validation Requirements | January | 2008 |
| | 3. "Notice" Method | January | 2008 |
| | 4. "Other" Method | January | 2008 |
| | 5. Timing for Compliance—Two Options | January | 2008 |
| Verifying Social Security Numbers | | January | 2008 |
| Permitted Number of Transactions on Savings & MMDAs | 1. Number of Allowed Transactions | January | 2008 |
| | 2. Eliminating Excess Transactions | January | 2008 |
| | 15. Other Provisions | December | 2007 |
| Discussion of Identity Theft Red Flags | | December | 2007 |

| Title | Subtitle | Month | Year |
|--|---|----------|------|
| | Developing Responses to Red Flags | December | 2007 |
| | Suspicious Activity Reports & Privacy Exceptions | December | 2007 |
| | Example of SAR Filing | December | 2007 |
| | Credit Report Alerts & Notices | December | 2007 |
| | Suspicious Documents | December | 2007 |
| | Suspicious Personal Identifying Information | December | 2007 |
| | Unusual Use/Suspicious Activity on Account | December | 2007 |
| | Notice of Identity Theft | December | 2007 |
| Joint Regulation on Identity Theft Red Flags & Address Discrepancies | | November | 2007 |
| | <i>1. Joint Regulation's Numbering System</i> | November | 2007 |
| | <i>2. Identity Theft Prevention Program</i> | November | 2007 |
| | <i>3. Different Risk Profiles</i> | November | 2007 |
| | <i>4. Definition of "Red Flags"</i> | November | 2007 |
| | <i>5. Elements of a Program</i> | November | 2007 |
| | <i>6. Administration of Program</i> | November | 2007 |
| | <i>7. Interagency Guidelines</i> | November | 2007 |
| | <i>8. Listing Appropriate Red Flags</i> | November | 2007 |
| | <i>9. Detecting Red Flags</i> | November | 2007 |
| | <i>10. Preventing/Mitigating Identity Theft</i> | November | 2007 |
| | <i>11. Updating the Program</i> | November | 2007 |
| | <i>12. Administering the Program</i> | November | 2007 |
| | <i>13. Other Legal Requirements</i> | November | 2007 |
| | <i>14. Address Discrepancy on Consumer Report</i> | November | 2007 |
| D.O.D. Lending Regulation for Servicemembers | | October | 2007 |
| | <i>1. Background</i> | October | 2007 |
| | <i>2. Regulated Categories of "Consumer Credit"</i> | October | 2007 |
| | <i>3. Three Loan Categories That Apply</i> | October | 2007 |
| | <i>4. Need to Identify Every Covered Borrower</i> | October | 2007 |
| | <i>5. "Covered Borrower Identification Statement"</i> | October | 2007 |

| Title | Subtitle | Month | Year |
|--|--|-----------|------|
| | <i>6. Which Applicants Should Fill Out the Identification Statement?</i> | October | 2007 |
| | <i>7. Special Provisions Applying to All Covered Loans</i> | October | 2007 |
| | <i>8. "Military APR" (MAPR); Other Required Disclosures</i> | October | 2007 |
| | <i>9. "MAPR" Limited to 36%</i> | October | 2007 |
| | <i>10. No Renewal of Debt</i> | October | 2007 |
| | <i>11. Other Prohibited Practices</i> | October | 2007 |
| | <i>12. Criminal Provision</i> | October | 2007 |
| | <i>13. What's a "Covered Borrower"?</i> | October | 2007 |
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| | <i>4. Foreclosure of Mortgage is Invalid.</i> | September | 2007 |
| | <i>5. Reamortization of Mortgage Indebtedness.</i> | September | 2007 |
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| | <i>20. Enforcement of Lien on Servicemember's Real or Personal Property.</i> | September | 2007 |
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| Background on Subprime Mortgages | | August | 2007 |
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| Interagency Guidance on Subprime Mortgages | | August | 2007 |
| | Statement's Coverage | August | 2007 |
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| | Consumer Protection Principles | August | 2007 |
| | Underwriting Standards | August | 2007 |
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| Consumer Loan Dollar Amounts Adjust on July 1 | | July | 2007 |
| Changes to Identity Theft Provisions | | July | 2007 |
| All ATV's Transferred After June 30, 2008 Require Titles & Liens | | July | 2007 |
| How to Re-title a Mobile Home Merged Into the Real Estate | | July | 2007 |
| Commissioner's Bill Includes Several Miscellaneous Changes | | July | 2007 |

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| | Specific Duty to Report | June | 2007 |
| | Avoiding Singling out Banks | June | 2007 |
| | Expanded DHS Powers | June | 2007 |
| Illegal Immigration: How H.B. 1804 Affects Banks, Other Businesses | | June | 2007 |
| | Citizenship/Immigrant Verification | June | 2007 |
| | Independent Contractor Verification | June | 2007 |
| | "Harboring" Illegal Immigrants | June | 2007 |
| | Restriction on Issuing ID's | June | 2007 |
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| | Economic Costs | June | 2007 |
| New Oklahoma Regulations Covering Money Transmitters | | May | 2007 |
| | <i>1. Little Direct Impact on Banks</i> | May | 2007 |
| | <i>2. Money-Transmitter Activity</i> | May | 2007 |
| | <i>3. Need for State Enforcement</i> | May | 2007 |
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| | <i>7. Surety Bond Required</i> | May | 2007 |
| | <i>8. Net Worth; Investments</i> | May | 2007 |
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| | <i>10. BSA Requirements</i> | May | 2007 |
| | <i>11. Additional Recordkeeping</i> | May | 2007 |
| | <i>12. Enforcement Authority</i> | May | 2007 |
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| | Whether to Pay or Not? | April | 2007 |
| | Some Possible Approaches | April | 2007 |
| | When is an Old Check No Longer Good? | April | 2007 |
| Reasons for Returning Checks within the Midnight Deadline | | April | 2007 |
| | The Bulk Filing Issue | April | 2007 |
| | Having a Valid Reason for Return | April | 2007 |
| | Reasons Limited to the Midnight Deadline | April | 2007 |
| | "Refer to Maker"; Kiting | April | 2007 |
| | "Account Closed" | April | 2007 |
| | Forged Checks | April | 2007 |
| | Dummy or Counterfeit Checks | April | 2007 |
| Stop Payment Orders on Checks – Questions and Answers | | March | 2007 |
| | <i>1. Can a bank get in trouble for letting the customer place a stop payment order, if the bank knows the customer has a bad motive?</i> | March | 2007 |
| | <i>2. Should the bank ask the customer what is his reason for stopping payment?</i> | March | 2007 |
| | <i>3. What do you say when the check's payee wants a reason?</i> | March | 2007 |
| | <i>4. Does stopping payment automatically reverse the customer's transaction with the payee?</i> | March | 2007 |
| | <i>5. In what situations is a stop payment order helpful?</i> | March | 2007 |

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| | <i>6. Who can give the bank a stop payment order?</i> | March | 2007 |
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| | <i>8. When is a stop payment order provided quickly enough?</i> | March | 2007 |
| | <i>9. What events define "Final Payment"?</i> | March | 2007 |
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| | <i>11. When does a stop payment order describe a check with "Reasonable Specificity"?</i> | March | 2007 |
| | <i>12. Is an online stop payment order effective for six months?</i> | March | 2007 |
| | <i>13. For how long is an oral stop payment order effective?</i> | March | 2007 |
| No Means of Stopping Payment on Cashier's Checks | | March | 2007 |
| | Examples: When a bank would like to avoid paying a cashier's check | March | 2007 |
| | Is a customer's "defense" against the payee a reason for not paying a cashier's check? | March | 2007 |
| | When does a bank have its own defense to paying a cashier's check | March | 2007 |
| Joint Guidance on Commercial Real Estate Concentrations | | February | 2007 |
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| | <i>C. Varying Risk in CRE Loans</i> | February | 2007 |
| | <i>D. Why This New Guidance?</i> | February | 2007 |
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| | <i>F. Some Oklahoma Examples</i> | February | 2007 |
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| | <i>M. Market Analysis</i> | February | 2007 |
| | <i>N. Credit Underwriting Standards</i> | February | 2007 |
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| | Full Deduction in First Year | January | 2007 |
| | Transfer from IRA to HAS | January | 2007 |
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| | Mechanic's Lien Changes..... October | January | 2007 |
| | Medical Information/Loan Approval..... January | January | 2007 |
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| | Money Transmitters..... May | January | 2007 |
| | Oil & Gas UCC-1 Filings..... May | January | 2007 |
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| | Regulation E Changes..... February, March, September | January | 2007 |
| | Safe Deposit Box "Access on Death"..... June | January | 2007 |
| | Scams..... April | January | 2007 |
| | Service Members & Dependents..... December | January | 2007 |
| | Small Loan Dollar Adjustments..... May | January | 2007 |
| | UCC-1 Searches..... May | January | 2007 |
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| Defense Authorization Act – Restrictions on Loans to Service Members and Their Dependents | | December | 2006 |
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| | What Transactions are Covered? | December | 2006 |
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| | All Fees are "Interest" | December | 2006 |
| | New Definition of "APR" | December | 2006 |
| | No Lender Access to Bank Account | December | 2006 |
| | No Renewal of Debt | December | 2006 |
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| | 50% limit on charitable contributions doesn't apply. | November | 2006 |
| | Deductions and credits don't phase out. | November | 2006 |
| | Reducing RMD's in future years. | November | 2006 |
| | Rollover to "Inherited IRA" | November | 2006 |
| | Easier Conversion to Roth IRA's | November | 2006 |
| Cleanup Changes in 2006 to Mechanic's Lien Provisions | | October | 2006 |
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| | What Services Are Covered | October | 2006 |
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| | Change in Time Period | October | 2006 |
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| | "Other Property" Mechanic's Liens | October | 2006 |
| | Section 91A vs. Section 197 | October | 2006 |
| | Section 91A Notice Procedures | October | 2006 |
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| | Property Removed without Permission; Release Obtained by Bad Check | October | 2006 |
| | Service Provider's Right to Repossess | October | 2006 |
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| New Law Provides for Credit Report Freezes | | August | 2006 |
| | Legislative Background | August | 2006 |
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| | Authorizing a Temporary Release | August | 2006 |
| | Is a "Freeze" a Good Idea? | August | 2006 |
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| | Assistance with Security Freezes | August | 2006 |
| | Lender Exceptions to Security Freeze | August | 2006 |
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| | Excluded Entities | August | 2006 |
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| | Security Freeze Notice Required | August | 2006 |
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| | Disclosure of Non-Authorization | July | 2006 |
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| | "Lacks Capacity to Consent" | July | 2006 |
| | "Exploitation" Defined | July | 2006 |
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| | Charity as POD Beneficiary | June | 2006 |
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| New Provision for Safe Deposit Box "Access on Death" | | June | 2006 |
| Consumer Loan Dollar Amounts Adjusting on July 1 | | May | 2006 |
| | a. Increased Late Fees | May | 2006 |
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| Money Transmitters Must Register With Banking Department | | May | 2006 |
| July 1 Deadline for Continuation Statements for Oil and Gas | | May | 2006 |
| Searching UCC-1's in Only One Filing Office as of July 1, 2006 | | May | 2006 |
| Duration of Fixture Filings Related to Manufactured Homes | | May | 2006 |
| Increased Deposit Insurance Limits for Retirement Accounts | "Self-Directed" Requirement | April | 2006 |
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| | Merged Insurance Fund | April | 2006 |
| | Modified Reserve Ratio | April | 2006 |
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| Cross-Border Scams—Overpaying by Check, Wiring Back Money | | April | 2006 |
| Procedures to Avoid Losses on Check Scams | | April | 2006 |
| Higher Debt Allowed for \$150-500 Million Holding Companies | | March | 2006 |
| | Some Advantages | March | 2006 |
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| | Additional Restrictions | March | 2006 |
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| | Extended Time for Raising Errors | March | 2006 |
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| | Electronic Check Conversion | February | 2006 |
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| | Financial Information Exception | January | 2006 |
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| | Affiliate Sharing | January | 2006 |
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| | Removing the “Midnight Deadline” | December | 2005 |
| | Fraud and Errors | December | 2005 |
| | Limitation on Returning Checks | December | 2005 |
| | The OBA’s Involvement | December | 2005 |
| Homestead Exemption in Oklahoma Bankruptcies: What’s the Dollar Limit? | | December | 2005 |
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| | e. Accepting Gifts and Favors | November | 2005 |
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| | g. Observing Other Laws | November | 2005 |
| | h. Other Matters | November | 2005 |
| Important Issues in Establishing Tragedy Accounts | | October | 2005 |
| | Using a Real Payee | October | 2005 |
| | Endorsement Risk | October | 2005 |
| | Tragedy Victim as Owner? | October | 2005 |
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| | UTMA Account | October | 2005 |
| | Risk-Based Approach | October | 2005 |
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| | Appraisal Methods | October | 2005 |
| | Appraising Lots to be Developed | October | 2005 |
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| | What is the Loan Amount? | October | 2005 |
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| | Developing Too Many Lots | October | 2005 |
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| Post-Closing "Real-Estate-Related" Fees are Finance Charges | | September | 2005 |
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| Public Employees' Payroll Deductions to Financial Institutions | | September | 2005 |
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| The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 | | August | 2005 |
| | Bankruptcy Chapter Eligibility for Consumers and Individuals | August | 2005 |
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| | b. Credit Counseling | August | 2005 |
| | Notices | August | 2005 |
| | Exemptions | August | 2005 |
| | Statement of Intent, Redemption, and Reaffirmation | August | 2005 |
| | Discharge | August | 2005 |

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| | Needs-Based Bankruptcy, Presumption of Abuse, Means Test | August | 2005 |
| | The Automatic Stay | August | 2005 |
| "Four-Wheelers" Require Certificates of Title and Lien Entries | | July | 2005 |
| | ATV's will have Tax Commission decals (similar to boats), not license tags. | July | 2005 |
| Continuing Liens for Repair of Farm Equipment | | July | 2005 |
| Mechanic's Lien Provisions Changed for Motor Vehicles | | July | 2005 |
| Changes in Items of Property Exempt in Bankruptcy | | July | 2005 |
| Amendments to Family Wealth Preservation Act | | July | 2005 |
| Consumer Loan Dollar Amounts Adjusting on July 1 | | June | 2005 |
| | a. Increased Late Fees | June | 2005 |
| | b. "508B" and "508A" Loans | June | 2005 |
| | c. Dealer Paper "No Deficiency" Amount | June | 2005 |
| Regulation DD's Amendments Cover Overdraft Plans | | June | 2005 |
| | Background | June | 2005 |
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| | Advertising "Free" Accounts | June | 2005 |
| | General Advertising Requirements | June | 2005 |
| | Misleading or Inaccurate Advertising | June | 2005 |
| | Revised Truth-in-Savings Disclosures | June | 2005 |
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| | Itemizing Fees by Type | June | 2005 |
| Regulators Issue Guidance on Money Services Businesses | | May | 2005 |
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| | Basic Due-Diligence Requirements for All MSB Accounts | May | 2005 |
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| | Risk Indicators | May | 2005 |
| | Due Diligence for Higher-Risk Customers | May | 2005 |
| | Suspicious Activity Reporting | May | 2005 |
| | Review of Existing MSB Accounts | May | 2005 |
| | Banks Not Regulators of MSB's | May | 2005 |
| | Guidance to MSB's | May | 2005 |
| Guidance on the Final CIP Rule | | May | 2005 |
| Questions & Answers on Health Savings Accounts | | April | 2005 |
| | 1. The deductible on a family-coverage HDHP cannot exceed \$5,150, but a policy can allow annual out-of-pocket expenses as high as \$10,200. What does this mean? | April | 2005 |
| | 2. Will an HDHP pay for all medical expenses after the deductible and maximum "out-of-pocket expenses" are met? | April | 2005 |
| | 3. Will being insured under an HDHP help to control medical expenses, in contrast to coverage under a standard low-deductible insurance policy? | April | 2005 |
| | 4. In what circumstances would an HDHP be an attractive alternative? | April | 2005 |
| | 5. Is there a timing problem in using HSA balances to pay medical expenses that fall within an HDHP's deductible? | April | 2005 |
| | 6. How do FSA payments differ from HSA payments? | April | 2005 |
| | 7. Will an FSA still be available to someone who has an HSA? | April | 2005 |
| | 8. What expenses can be paid from an FSA? | April | 2005 |

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| | 9. Apart from “cash flow” issues, are there reasons why an employer would contribute to an employee’s HSA in installments, rather than in an annual lump sum? | April | 2005 |
| | 10. Is an HSA exempt from garnishment, levy, and set-off in Oklahoma? | April | 2005 |
| | 11. Can an HSA be pledged to a lender as collateral for a loan? | April | 2005 |
| | 12. In what ways would filing tax returns and keeping related records be more complicated for a person who has an HSA? | April | 2005 |
| | 13. Will an employee with an HDHP have more paperwork to handle, compared to low-deductible health insurance? | April | 2005 |
| Banking Agencies’ Joint Guidance on Overdraft Protection | | March | 2005 |
| | 1. Background | March | 2005 |
| | 2. Safety and Soundness | March | 2005 |
| | a. Account-Approval Standards | March | 2005 |
| | b. Ongoing Monitoring | March | 2005 |
| | c. Delinquencies and Charge-offs | March | 2005 |
| | d. Call Report Treatment | March | 2005 |
| | e. Vendors | March | 2005 |
| | 3. Legal Risks | March | 2005 |
| | a. FTC Act/Advertising | March | 2005 |
| | b. TILA/Reg Z | March | 2005 |
| | c. Equal Credit | March | 2005 |
| | d. Truth in Savings | March | 2005 |
| | e. EFT Act | March | 2005 |
| | 4. Best Practices | March | 2005 |
| | a. Marketing and Communications | March | 2005 |

[illegible]

[illegible]