

APPENDIX B: Statutory Authorities

The Banking and Finance sector is subject to an extensive number of Federal and State laws and regulations. Additionally, financial regulators issue guidance and white papers addressing issues of resilience, information assurance, and a myriad of potential risks to institutions. While the list cannot be exhaustive, this Appendix provides a sampling of the statutes, regulations, and guidance affecting the Banking and Finance sector.

Statutory Authorities – Federal Regulators

Commodities Futures Trading Commission

U.S. Code & Regulations	Date	Subject
7 U.S.C. § 1 et seq.		Commodity Exchange Act
17 C.F.R. Parts 1-190		Regulations of the CFTC

Farm Credit Administration

U.S. Code	Date	Subject
12 § 2001 et seq.		The Farm Credit Act of 1971 is the statutory authority to regulate Farm Credit System institutions.
12 C.F.R. Parts 600 - 655		Regulations of the FCA

Federal Deposit Insurance Corporation

U.S. Code	Date	Subject
12 U.S.C. § 1861 et seq.		Bank Service Company Act
12 U.S.C Ch. 16		Federal Deposit Insurance Corporation

Federal Financial Institutions Examination Council

U.S. Code	Date	Subject
12 U.S.C. § 3301 – § 3311		

12 U.S.C. § 3331 -§ 3352		Appraisal Subcommittee
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Federal Housing Finance Agency*

Effective July 30, 2008, the Housing and Economic Recovery Act of 2008 (HERA) transferred the supervisory and oversight responsibilities of the Office of Federal Housing Enterprise Oversight and the Federal Housing Finance Board over the Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac) (the Enterprises), and the Federal Home Loan Banks to a new independent executive branch agency known as the Federal Housing Finance Agency (FHFA). The FHFA is responsible for ensuring that the Enterprises and the Banks operate in a safe and sound manner, including being capitalized adequately, and carry out their public policy missions, including fostering liquid, efficient, competitive, and resilient national housing finance markets. The Enterprises and the Banks continue to operate under regulations promulgated by OFHEO and the FHFBB until the FHFA issues its own regulations.

U.S. Code & Regulations	Date	Subject
12 U.S.C. § 1421 <i>et. seq.</i>		The Federal Home Loan Bank Act principal statute for the Federal Housing Finance Board and Federal Home Loan Banks. This statute is still in effect, as amended by the Housing and Economic Recovery Act of 2008, P.L. 110-289 (July 30, 2008) (HERA). The new statute is administered by the Federal Housing Finance Agency (FHFA), rather than the Federal Housing Finance Board.
12 U.S.C. § 1422a(3)		Duties of the Federal Housing Finance Board is to ensure that the Federal Home Loan Banks operate in a safe and sound manner, and, to the extent consistent with safety and soundness, to supervise the Federal Home Loan Banks, to ensure that the Federal Home Loan Banks carry out their housing finance mission, and to ensure that the Federal Home Loan Banks remain adequately capitalized and able to raise funds in the capital markets. Repealed by HERA; replaced (as part of the OFHEO statute, below) with provisions establishing new agency, the FHFA.
12 U.S.C. § 1422b		The general powers of the Federal Housing Finance Board. Repealed by HERA; replaced (as part of the OFHEO statute, below) with provisions establishing new agency, the FHFA.
12 C.F.R. Ch. IX		Rules and Regulations of the Federal Housing Finance Board that pertain to the Federal Home Loan Banks. Still in effect; carried over by § 1312 of HERA until amended or replaced by the FHFA.

12 C.F.R. Part 985		Most of Federal Housing Finance Board's rules dealing with the Office of Finance. Still in effect; carried over by § 1312 of HERA until amended or replaced by the FHFA.
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*All of the foregoing regulatory material is still in effect, carried over by § 1312 of HERA until amended or replaced by the FHFA.

Federal Reserve Board

U.S. Code & Regulations	Date	Subject
12 U.S.C. § 248(a)		Federal Reserve Act- authorizes the Board to examine the accounts, books, and affairs of each member bank.
12 U.S.C. § 1844(c)		Bank Holding Act of 1956- authorizes the Board to examine each holding company and subsidiary (except for functionally regulated nonbank subsidiaries, e.g., registered broker dealers and insurance underwriters).
12 U.S.C. § 3105 (c)		International Banking Act of 1978- authorizes the Board to examine each branch or agency of a foreign bank.
12 U.S.C. § 611 <i>et. seq.</i> and 12 C.F.R. § 211.13(b)		Authorize the Board to examine Edge and Agreement corporations.
12 U.S.C. § 1867 (a) and (c)		Bank Service Company Act- authorizes the Board to examine bank service companies owned by State member insured banks and any independent company that performs the same type of services for a State member insured banks that are authorized under the Bank Service Company Act.

National Credit Union Administration

U.S. Code & Regulation	Date	Subject
12 U.S.C. § 1751 <i>et. seq.</i>		Federal Credit Union Act – Provides the authority for the National Credit Union Administration to regulate and insure federally and state chartered credit unions.
12 C.F.R. Parts 700 – 796		National Credit Union Administration Rules & Regulations – Implements the provisions of the Federal Credit Union Act.

Office of Comptroller of the Currency

U.S. Code & Regulation	Date	Subject
12 U.S.C. Ch. 1		Charter
12 U.S.C. Ch. 2		National Banks
12 U.S.C. § 93a		Authorizes the OCC to prescribe rules and regulations for national banks unless such authority is specifically granted to another regulatory agency.
12 U.S.C. § 481		Authorizes the OCC to conduct a thorough examination of national banks and their affiliates and to issue reports of examination.
12 U.S.C. Ch. 18		Bank Service Company Act
12 U.S.C. § 1867		Authorizes the OCC to regulate and examine any bank service company that has a national bank as its principal investor or that provides services to a national bank, or any national bank subsidiary or affiliate that is subject to OCC examination, to the same extent as if such services were being performed by the bank itself on its own premises.
12 U.S.C. §§ 3102, 3108		Authorizes the OCC to approve the creation of one or more branches in a State by a foreign bank and to prescribe such rules, regulations, and orders it considers appropriate to carry out its duties.

Office of Federal Housing Enterprise Oversight*

U.S. Code & Regulation	Date	Subject
12 C.F.R. Ch. XVII		Rules and Regulations of OFHEO pertaining to the Enterprises Still in effect; carried over by § 1302 of HERA until amended or replaced by the FHFA.
12 U.S.C. § 4501 <i>et seq.</i>		The Federal Housing Enterprises Financial Safety and Soundness Act of 1992 Still in effect, as amended by HERA.
12 U.S.C. § 4511		Establishes the Office of Federal Housing Enterprise Oversight Replaced by HERA with new section establishing FHFA.
12 U.S.C. §§ 4512-4526		Duties and Authorities of Director, OFHEO Amended by HERA with new sections establishing duties and authorities of Director, FHFA.
12 U.S.C. § 4611 <i>et seq.</i>		Required Capital Levels for Enterprises; Enforcement Powers Still in effect, as amended by HERA (substantially strengthening the powers of the regulator).

*All of the foregoing regulatory material is still in effect, carried over by § 1312 of HERA until amended or replaced by the FHFA.

Office of Thrift Supervision

U.S. Code & Regulation	Date	Subject
12 U.S.C. § 1461 <i>et seq.</i>		Home Owners' Loan Act – authorizes OTS to examine and supervise Savings Associations and Savings and Loan Holding Companies
12 C.F.R. Parts 500-591		Rules and Regulations of the Office of Thrift Supervision

Securities and Exchange Commission

U.S. Code	Date	Subject
15 U.S.C. § 78a <i>et seq.</i>		Securities Exchange Act of 1934
15 U.S.C. § 80a-1, <i>et seq.</i>		Investment Company Act of 1940
15 U.S.C. § 80b-1 <i>et seq.</i>		Investment Advisers Act of 1940
17 CFR Part 240		Securities Exchange Act of 1934
17 CFR Part 242		Securities Exchange Act of 1934

Securities Investor Protection Corporation*

U.S. Code & Regulations	Date	Subject
15 U.S.C. § 78aaa <i>et seq.</i>		The Securities Investor Protection Act of 1970
15 U.S.C. § 78ccc(e)(2)		Rules to effectuate the purpose and operations of SIPC. See 17 C.F.R. Part 300
15 U.S.C. § 78fff(b)		Shall allow SIPC to conduct a liquidation proceeding “in accordance with, and as though it were being conducted under chapters 1,3, and 5 and subchapters I and II of chapter 7” of the Bankruptcy Code, 11 U.S.C. § 101 <i>et seq.</i>

** This corporation is neither a Federal nor State regulator; however, it was established by a Federal statute.*

Department of the Treasury

U.S. Code	Date	Subject
12 U.S.C. § 90		National Banks Depositories of Public Money & Financial Agents
31 U.S.C. § 3101		Public Debt Limit
31 U.S.C. § 3102		Bonds
31 U.S.C. § 3104		Certificates of Indebtedness and Treasury Bills
31 U.S.C. § 3103		Notes
31 U.S.C. § 3105		Savings bonds
31 U.S.C. § 3121		Procedure
31 U.S.C. § 3122		Banks and trust companies as depositories.
31 U.S.C. § 3123		Payment of obligations and interest on the public debt
15 U.S.C. § 78o-5		Government securities brokers and dealers

Statutory Authorities- State Regulators

[Conference of State Bank Supervisors-State Banking Departments](#)

State	Banking Law/Statute
Alabama	Alabama Banking Code Title 5, Chapters 1A through 13B and Chapter 20
Alaska	Alaska Statutes (AS) Title 06 – Banks and Financial Institutions
Arizona	Arizona Revised Statutes (ARS) Title 6 – Banks and Financial Institutions
Arkansas	Arkansas Code Title 23, Subtitle 2 – Financial Institutions and Securities
California	California Financial Code Divisions 1, 2, 5, 7 and 16 – Banks and Trust Companies (Division 1), Savings Associations (Division 2), Credit Unions (Division 5), Industrial Loan Companies and Premium Finance Companies (Division 7), Issuers of Money Orders (Division 16)
Colorado	Colorado Revised Statutes (CRS) Title 11 – Financial Institutions
Connecticut	The Banking Law of Connecticut – Title 36a
Delaware	Delaware Code Title 5 – Banking
District of Columbia	District of Columbia Official Code Title 26 – Banks and Other Financial Institutions
Florida	Florida Statutes Title XXXVIII, Chapters 655 – 667: Banks and Banking
Georgia	Official Code of Georgia Annotated (OCGA) Title 7 – Financial Institutions Code of Georgia
Guam	Title 11, Guam Code Annotated (GCA) – Finance & Taxation, Chapter 106 – Banks
Hawaii	Hawaii Revised Statutes (HRS) Chapter 412 – Code of Financial Institutions
Idaho	Idaho Statutes Title 26 – Banks and Banking
Illinois	Illinois Compiled Statutes (ILCS) Chapter 205 – Financial Regulation
Indiana	Indiana Code (IC) Title 28 – Financial Institutions
Iowa	Iowa Code Chapter 524 – Iowa Banking Act
Kansas	Kansas Statutes Annotated (K.S.A.) Chapter 9 – Banking Code
Kentucky	Kentucky Revised Statutes (KRS) Chapter 287 – Banks and Trust Companies
Louisiana	Louisiana Revised Statutes (R.S.) Title 6 – Banks and Banking
Maine	Maine Revised Statutes (M.R.S.A.) Title 9-B – Financial Institutions; Also called the Maine Banking Code
Maryland	Maryland Annotated Code – Financial Institutions
Massachusetts	General Laws of Massachusetts Part I, Title XXII, Chapters 167 – 174
Michigan	Michigan Compiled Law (MCL) Chapter 487 – Financial Institutions
Minnesota	Minnesota Statutes 2005 Chapters 46 – 59 – Banking
Mississippi	Mississippi Code of 1972, Annotated – Title 81 – Banks & Financial Institutions
Missouri	Missouri Revised Statutes Title XXIV – Business and Financial Institutions
Montana	Montana Code Annotated 2005 Title 32 – Financial Institutions
Nebraska	Nebraska Revised Statutes Chapter 8 – Banks and Banking
Nevada	Nevada Revised Statutes (NRS) Title 55 – Banks and Related Organizations
New Hampshire	New Hampshire Revised Statutes Annotated (NH RSA) Title XXXV – Banks and Banking; Loan Associations; Credit Unions
New Jersey	New Jersey Statutes Annotated (N.J.S.A.) Title 17 – Corporations and Institutions for Finance and Insurance

New Mexico	New Mexico Statutes Annotated 1978 (NMSA 1978) Chapter 58 – Financial Institutions and Regulations
New York	New York Banking Laws (NYBL)
North Carolina	North Carolina General Statutes (GS) Chapter 53 – Banks
North Dakota	North Dakota Century Code (NDCC) Title 6 – Banks and Banking
Ohio	Ohio Revised Code (ORS) Title XI – Financial Institutions
Oklahoma	Oklahoma Statutes (O.S.) Title 6 – Banks and Trust Companies
Oregon	Oregon Revised Statutes (ORS) Title 53 – Financial Institutions
Pennsylvania	Pennsylvania Banking Code of 1965 - Unconsolidated Pennsylvania Statutes Title 7 – Banks and Banking
Puerto Rico	Laws of Puerto Rico Annotated (L.P.R.A.) Title 7 – Banking
Rhode Island	Rhode Island General Laws (R.I.G.L.) Title 19 – Financial Institutions
South Carolina	South Carolina Code of Laws Title 34 - Banking, Financial Institutions and Money
South Dakota	South Dakota Codified Laws Title 51A – Banks and Banking
Tennessee	Tennessee Code Annotated (T.C.A.) Title 45 – Banks and Financial Institutions
Texas	Texas Finance Code (TFC) Title 3 – Financial Institutions and Businesses
Utah	Utah Code Annotated (UCA) Title 7 – Financial Institutions Act
Vermont	Vermont Statutes Annotated (VSA) Title 8 – Banking and Insurance
Virgin Islands	Virgin Islands Code Title 9
Virginia	Code of Virginia Title 6.1 – Banking and Finance
Washington	Revised Code of Washington (RCW)
West Virginia	West Virginia Code Chapter 31A – Banks and Banking; Chapter 31C – Credit Unions; Chapter 46A, Article 4 – Regulated Consumer Lenders; Chapter 31, Article 17 – Residential Mortgage Lender, Broker and Servicer Act; Chapter 32A, Article 2 – Checks and Money Order Sales, Money Transmission Services, Transportation and Currency Exchange; Chapter 32A, Article 3 – Check Cashing
Wisconsin	Wisconsin Statutes Chapter 138 - Money and Rates of Interest; Chapter 214 – Savings Banks; Chapter 215 – Savings & Loans Associations; Chapter 220 – Banking; Chapter 221 – State Banks; Chapter 222 – Universal Banks; Chapter 223 – Trust Company Banks & Other Fiduciaries; Chapter 224 – Miscellaneous Banking and Financial Institutions Provisions; Chapter 428 – First Lien Real Estate Loans
Wyoming	Wyoming Statutes (W.S.) Title 13 – Banks, Banking and Finance

[National Association of Insurance Commissioners](#)

Below is a listing of the State statutory citations that form the basis for the regulation and taxation of the business of insurance. It should be noted that State laws often authorize State insurance regulators to publish regulations necessary to carry out the laws regulating insurers, insurance producers and other regulated entities. Citations to these regulations are not included for brevity. Insurance regulators also inform regulated entities about regulatory matters through the issuance of bulletins, guidelines or other informative communications. These documents are also not cited because of size limitations.

Code & Regulations	State	URL
§§ 27-1-1 to 27-57-6	AL	http://www.aldoi.gov/Legal/Title27.html
§§ 21.06.010 to 21.90.910	AK	http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx05/query=*/doc/{t9131}
§§ 20-101 to 20-3155	AZ	http://www.azleg.state.az.us/ArizonaRevisedStatutes.asp?Title=20
§§ 23-60-101 to 23-103-316	AR	http://www.arkleg.state.ar.us/NXT/gateway.dll?f=templates&fn=default.htm&vid=blr.code Click on "+" for Arkansas Code, then click "+" for Title 23, Subtitle 3 to view/obtain entire code.
Ins. §§ 1 to 16030	CA	http://www.leginfo.ca.gov/.html/ins_table_of_contents.html
Title 10 Insurance §§ 10-1-101 to 10-20-120 §§10-21-101 to 10-21-106 Repealed in 2004 (Colorado Health Care Coverage Act)	CO	http://198.187.128.12/colorado/lpext.dll?f=templates&fn=fs-main.htm&2.0 Open Statutes, click on Title 10 Insurance folder to view/obtain entire code.
§§ 38a-1 to 38a-1050	CT	http://www.cga.ct.gov/2005/pub/Title38a.htm?cidNav=
Tit. 18 §§ 101 to 8014	DE	http://www.delcode.state.de.us/title18/index.htm#TopOfPage
§§ 31-101 to 31-5608.04	DC	http://198.187.128.12/dc/lpext.dll?f=templates&fn=fs-main.htm&2.0 Open Division V Local Business Affairs, click on Title 31 Insurance and Securities to view/obtain code.
§§ 624.01 to 651.134	FL	http://www.flsenate.gov/Statutes/index.cfm?App_mode=Display_Index&Title_Request=XXXVII#TitleXXXVII
§§ 33-1-1 to 33-61-2	GA	http://www.legis.ga.gov/legis/GaCode/?title=33
§§ 431:1-100 to 431:30-124	HI	http://www.capitol.hawaii.gov/hrscurrent/vol09_ch0431-0435e/hrs0431/hrs_0431-.htm This link is to a list. Click on "Next" to view individual statutes. http://www.hawaii.gov/dcca/areas/ins/main/hrs/ - Listing of statutes pertaining to insurance
§§ 41-101 to 41-	ID	http://www3.state.id.us/idstat/TOC/41FTOC.html

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5702		
215 ILCS 5/1 to 215 ILCS 165/30	IL	http://www.ilga.gov/legislation/ilcs/ilcs5.asp?ActID=1249&ChapAct=215%26nbsp%3BILCS%26nbsp%3B5%2F&ChapterID=22&ChapterName=INSURANCE&ActName=Illinois+Insurance+Code%2E
IC 27-1-1-1 to 27-17-14-2	IN	http://www.in.gov/legislative/ic/code/title27/
§§ 505.1 to 523I.814	IA	http://coolice.legis.state.ia.us/Cool-ICE/default.asp?category=billinfo&service=iowaCode Type 505 to begin viewing statutes.
§§ 40-101 to 40-5301	KS	http://www.kslegislature.org/legsrv-statutes/articlesList.do Under Statute Table of Contents, click on Chapter 40 Insurance.
§§ 304.1-010 to 304.99-152	KY	http://www.lrc.ky.gov/KRS/304-01/CHAPTER.HTM Will need to click on "next chapter" to continue viewing.
R.S. §§ 22:1 to 22:3205	LA	http://www.legis.state.la.us/lss/lss.asp?folder=1 Click on Title 22 Insurance.
Tit. 24-A §§ 1 to 6971 Tit. 24 §§ 1 to 3307	ME	http://janus.state.me.us/legis/statutes/24-A/title24-Ach0sec0.html http://janus.state.me.us/legis/statutes/24/title24ch0sec0.html
Ins. §§ 1-101 to 29-102	MD	http://www.dsd.state.md.us/comar/Annot_Code_Idx/InsuranceIndex.htm
§§ 175:1 to 175:225; §§ 175A:1 to 175K:16	MA	http://www.mass.gov/legis/laws/mgl/gl-175-toc.htm
§§ 500.100 to 500.8302 §§ 550.1 to 550.2009	MI	http://www.legislature.mi.gov/(S(qn34nh45ga0dggjhil4ll45))/mileg.aspx?page=getObject&objectName=mcl-Act-218-of-1956 http://www.legislature.mi.gov/(S(qn34nh45ga0dggjhil4ll45))/mileg.aspx?page=getObject&objectname=mcl-chap550
§§ 59A.01 to79A.32	MN	http://ros.leg.mn/stats/59A.html
§§ 83-1-1 to 83-67-5	MS	http://198.187.128.12/mississippi/lpext.dll?f=templates&fn=fs-main.htm&2.0 Click on Code, then "more" to locate Title 83 Insurance.
§§ 374.010 to 385.080	MO	http://www.moga.mo.gov/statutes/chapters/chap374.htm http://www.moga.mo.gov/STATUTES/STATUTES.HTM
§§ 33-1-101 to 33-38-108	MT	http://data.opi.state.mt.us/bills/mca_toc/33.htm
§§ 44-101 to	NE	http://uniweb.legislature.ne.gov/legaldocs/search.php

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44.8107		Scroll down to "View All" and select 44-Insurance from drop down.
§§ 679A.010 to 697.370	NV	http://www.leg.state.nv.us/NRS/NRS-679A.html http://www.leg.state.nv.us/NRS/Index.cfm
§§ 400-A:1 to 420-K:7	NH	http://www.gencourt.state.nh.us/rsa/html/NHTOC/NHTOC-XXXVII.htm
§§ 17:1-1 to 17B:36-4	NJ	http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=57988753&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record={52AB}&softpage=Doc_Frame_PG42
§§ 59A-1-1 to 59A-59-4	NM	http://www.conwaygreene.com/nmsu/lpext.dll?f=templates&fn=main-h.htm&2.0 Open folder, New Mexico Statutes and Court, then click on Statutory Chapters in N.M. Statutes, then select 59A. Insurance Code.
Ins. Law §§ 101 to 9901	NY	http://www.ins.state.ny.us/regclinx.htm Scroll down to New York State Consolidated Laws – Insurance link and follow directions to open link.
§§ 58-1-1 to 58-91-80	NC	http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_58.html
§§ 26.1-01-01 to 26.1-53-09	ND	http://www.legis.nd.gov/cencode/t261.html
§§ 3901.01 to 3999.99	OH	http://onlinedocs.andersonpublishing.com/oh/lpExt.dll?f=templates&fn=main-h.htm&cp=PORC Scroll down to Title XXXIX Insurance.
36 §§ 101 to 7004	OK	http://www.oscn.net/applications/oscn/index.asp?level=1&ftdb=STOKST36&level=1
§§ 731.004 to 752.055	OR	http://www.oregoninsurance.org/lawsrules.html Click on Insurance Laws of Oregon 2005 link.
§§ 40-1-011 to 40-6335	PA	http://members.aol.com/DKM1/40.html
tit. 26 §§ 101 to 8061	PR	www.michie.com Select Jurisdiction of Puerto Rico, will need to obtain a free password/id to access Puerto Rico's code.
§§ 27-1-1 to 27-69-6	RI	http://www.rilin.state.ri.us/Statutes/TITLE27/INDEX.HTM
§§ 38-1-10 to 38-93-60	SC	http://www.scstatehouse.net/code/titl38.htm
§§ 58-1-1 to 58-	SD	http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute

46-26		&Statute=58
§§ 56-1-101 to 56-57-106	TN	http://198.187.128.12/tennessee/lpext.dll?f=templates&fn=fs-main.htm&2.0 Open Tennessee Code, open “more” then select Title 56 Insurance.
I.C. Art. 1.01 to 29.14; Ins. §§ 30.001 to 5001.002	TX	http://tlo2.tlc.state.tx.us/statutes/in.toc.htm
§§ 31A-1-101 to 31A-39-101	UT	http://www.le.state.ut.us/~code/TITLE31A/TITLE31A.htm
tit. 8 §§ 3301 to 8517	VT	http://www.leg.state.vt.us/statutes/chapters.cfm?Title=08
Title 22 §§ 1 to 1728	VI	http://198.187.128.12/virginislands/lpext.dll?f=templates&fn=fs-main.htm&2.0 Open V.I. Code, open “more” then select Title 22 Insurance.
§§ 38.2-100 to 38.2-6201	VA	http://leg1.state.va.us/000/reg/TOC14005.HTM
§§ 48.01.010 to 48.140.080	WA	http://apps.leg.wa.gov/rcw/default.aspx?Cite=48
§§ 33-1-1 to 33-48-12	WV	http://www.legis.state.wv.us/WVCODE/33/masterfrmFrm.htm
§§ 600.01 to 655.68	WI	http://www.legis.state.wi.us/rsb/Statutes.html Scroll down to Insurance.
§§ 26-1-101 to 26-50-109	WY	http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title26/Title26.htm

North American Securities Administrators Association

State	Statute
Alabama	Al. Code 1975, §§ 8-6-1 to 8-6-33
Alaska	Ak. St. §§ 45.55.010 to 45.55.955
Arizona	A.R.S. §§ 44-1801 to 44-2126
Arkansas	A.C.A. §§ 23-42-101 to 23-42-509
California	CA CORP §§ 25000 to 25707
Colorado	CO ST §§11-51-101 to 11-51-908
Connecticut	CT ST §§ 36b-2 to 36b-33
Delaware	6 Del.C. §§ 7301 to 7330
District of Columbia	DC ST §§ 31-5601.01 to 31-5608.04
Florida	FL ST §§ 517.011 to 517.32

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Georgia	GA ST §§ 10-5-1 to 10-5-24
Hawaii	HI ST §§ 485-1 to 485-25
Idaho	ID ST §§ 30-14-101 to 30-14-703
Illinois	815 ILCS §§ 5/1 to 5/19
Indiana	IN ST §§ 23-2-1-27
Iowa	IA ST §§ 502.101 to 502.701
Kansas	KS ST §§ 17-12a101 to 17-12a703
Kentucky	KY ST §§ 292.310 to 292.550, 292.991
Louisiana	LA. R.S. §§ 701 to 724
Maine	32 M.R.S.A. §§ 16101 to 16702
Maryland	MD Code, Corporations and Associations, §§ 11-101 to 11-805
Massachusetts	M.G.L.A. c. 110A, §§ 101 to 417
Michigan	MI ST §§ 451.501 to 451.818
Minnesota	MN ST §§ 80A.01 to 80A.31
Mississippi	MS Code 1972, §§ 75-71-101 to 75-71-735
Missouri	V.A.M.S. §§ 409.1-101 to 409.7-703
Montana	MCA §§ 30-10-101 to 30-10-308
Nebraska	NE ST §§ 8-1101 to 8-1123
Nevada	NV ST §§ 90.211 to 90.860
New Hampshire	NH ST §§ 421-B:1 to 421-B:34
New Jersey	NJ ST §§ 49:3-47 to 49:3-76
New Mexico	N.M.S.A §§ 46-8-1 to 46-8-10
New York	NY ST §§ 352 to 359-h
North Carolina	NC ST §§ 78A-1 to 78A-66
North Dakota	NDCC §§ 10-04-01 to 10-04-20
Ohio	OH ST §§ 1707.01 to 1707.99
Oklahoma	OK ST T. 71 §§ 1-101 to 1-701
Oregon	OR ST §§ 59.005 to 59.451, 59.991, 59.995
Pennsylvania	70 P.S. §§ 1-101 to 1-704
Puerto Rico	10 L.P.R.A. §§ 851 to 895
Rhode Island	RI ST 7-11-101 to 7-11-806
South Carolina	SC Code 1976, §§ 35-1-101 to 35-1-703
South Dakota	SDCL §§ 47-31B-101 to 47-31B-703
Tennessee	TN ST. §§ 48-2-101 to 48-2-117
Texas	TX CIV ST ART 581-1 to 581-60a
Utah	UT ST § 61-1-1 to 61-1-30
Vermont	VT ST T.9 §§ 5101 to 5612
Virginia	Va. Code 1950, §§ 13.1-501 to 13.1-527.3
Washington	RCWA §§ 21.20.005 to 21.20.940
West Virginia	W. Va. Code §§ 32-1-101 to 32-1-418
Wisconsin	WI ST §§ 551.01 to 551.67
Wyoming	WY ST §§ 17-4-101 to 17-4-131

Guidance & Key Documents- Federal Regulators

Federal Deposit Insurance Corporation

FDIC Documents: Most available online at: www.fdic.gov

See also: Examinations: Information Systems & E-Banking at

<http://www.fdic.gov/regulations/examinations/index.html>

<http://www.fdic.gov/news/news/financial/index.html>

Date	Title	URL
06-08	Third Party Risk: Guidance for Managing Third-Party Risks in These Outsourcing Relationships	http://www.fdic.gov/news/news/financial/2006/fil06052.html
02-08	Interagency Statement on Pandemic Planning: Guidance for Minimizing a Pandemic's Potential Adverse Effects	http://www.fdic.gov/news/news/financial/2008/fil08006.html
11-07	Identity Theft Red Flags: Interagency Final Regulation and Guidelines	http://www.fdic.gov/news/news/financial/2007/fil07100.html
09-07	Submitting Electronic Applications: Enhancements to FDIC connect Will Allow Secure Two-Way Communication on Branch Applications	http://www.fdic.gov/news/news/financial/2007/fil07078.html
04-07	Identity Theft: FDIC's Supervisory Policy on Identity Theft	http://www.fdic.gov/news/news/financial/2007/fil07032.html
08-06	Authentication in an Internet Banking Environment FAQs	http://www.fdic.gov/news/news/financial/2006/fil06077.html
06-06	Lessons Learned From Hurricane Katrina: Preparing Your Institution for a Catastrophic Event	http://www.fdic.gov/news/news/financial/2006/fil06049.html
06-06	Foreign-Based Third-Party Service Providers Guidance on Managing Risks in These Outsourcing Relationships	http://www.fdic.gov/news/news/financial/2006/fil06052.html
03-06	Influenza Pandemic Preparedness	http://www.fdic.gov/news/news/financial/2006/fil06025.html
03-06	Consumer Credit Protection Act and Fair Lending Prohibition Against Discrimination in Credit Transactions	http://www.fdic.gov/news/news/financial/2006/fil06022.html

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10-05	Authentication in an Internet Banking Environment	http://www.fdic.gov/news/news/financial/2005/fil10305.html
10-05	Relationship Manager Program Enhancements to the Supervision Program	http://www.fdic.gov/news/news/financial/2005/fil9805.html
08-05	Information Technology Risk Management Program (IT-RMP) New Information Technology Examination Procedures	http://www.fdic.gov/news/news/financial/2005/fil8105.html
07-05	Guidance on the Security Risks of VoIP	http://www.fdic.gov/news/news/financial/2005/fil6905.html
07-05	Guidance on Mitigating Risks from Spyware	http://www.fdic.gov/news/news/financial/2005/fil6605.html
07-05	“PHARMING” Guidance on How Financial Institutions Can Protect Against Pharming Attacks (w/Attachment)	http://www.fdic.gov/news/news/financial/2005/fil6405a.html
07-05	Guidance on How Financial Institutions Can Protect Against Pharming Attacks	http://www.fdic.gov/news/news/financial/2005/fil6405.html
07-05	Identity Theft Supplement on “Account-Hijacking” Identity Theft	http://www.fdic.gov/news/news/financial/2005/fil5905.html
04-05	Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice	http://www.fdic.gov/news/news/financial/2005/fil2705.html
02-05	“Fair and Accurate Credit Transactions Act of 2003 Guidelines Requiring the Proper Disposal of Consumer Information”	http://www.fdic.gov/news/news/financial/2005/fil705.html
12-04	“Identity Theft Study on “Account-Hijacking” Identity Theft and Suggestions for Reducing Online Fraud”	http://www.fdic.gov/news/news/financial/2004/fil13204.html
11-04	Computer Software Due Diligence FAQs	http://www.fdic.gov/news/news/financial/2004/fil12104a.html
11-04	“Computer Software Due Diligence Guidance on Developing an Effective Computer Software Evaluation Program to Assure Quality and Regulatory Compliance”	http://www.fdic.gov/news/news/financial/2004/fil12104.html

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Date	Title	URL
10-04	"Check Clearing for the 21 st Century Act Final Amendments to the Federal Reserve Board's Regulation CC"	http://www.fdic.gov/news/news/financial/2004/fil11604.html
10-04	"Risk Management of Free and Open Source Software FFIEC Guidance"	http://www.fdic.gov/news/news/financial/2004/fil11404.html
09-04	Internet Banking Fraud	http://www.fdic.gov/news/news/financial/2004/fil10304.html
07-04	Guidance on the Risks Associated with Instant Messaging	http://www.fdic.gov/news/news/financial/2004/fil8404.html
06-04	New Guidance for Examiners, Financial Institutions and Technology Service Providers on Development and Acquisition of Information Systems	http://www.fdic.gov/news/news/financial/2004/fil6404.html
06-04	Guidance on Developing an Effective Computer Virus Protection Program	http://www.fdic.gov/news/news/financial/2004/fil6204.html
05-04	Check Clearing for the 21 st Century Act	http://www.fdic.gov/news/news/financial/2004/fil5404.html
03-04	Guidance on Safeguarding Customers Against E-Mail and Internet-Related Fraudulent Schemes	http://www.fdic.gov/news/news/financial/2004/fil2704.html
08-03	Guidance on Identity Theft Response Programs	http://www.fdic.gov/news/news/financial/2003/fil0363.html
05-03	Computer Software Patch Management	http://www.fdic.gov/news/news/financial/2003/fil10343.html
04-03	Weblinking	http://www.fdic.gov/news/news/financial/2003/fil0330.html
02-03	New Information Security Guidance for Examiners and Financial Institutions	http://www.fdic.gov/news/news/financial/2003/fil0311.html
08-02	Financial and Banking Information Infrastructure Committee's Interim Policy on the Sponsorship of Private Sector Financial Institutions in the GETS Card Program	http://www.fdic.gov/news/news/financial/2002/fil0284.html
10-02	New Examination Procedures for Assessing Information Technology Risk	http://www.fdic.gov/news/news/financial/2002/FIL02118.html

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Date	Title	URL
02-02	Guidance on Managing Risks Associated With Wireless Networks and Wireless Customer Access	http://www.fdic.gov/news/news/financial/2002/fil0208.html
08-01	Authentication in an Electronic Banking Environment	http://www.fdic.gov/news/news/financial/2001/fil0169.html
08-01	Lifting of Mandatory Compliance Date for Interim Rules Amending Regulations B, E, M, Z, and DD	http://www.fdic.gov/news/news/financial/2001/fil0166.html
08-01	Examination Procedures to Evaluate Customer Information Safeguards	http://www.fdic.gov/news/news/financial/2001/fil0168.html
08-01	FDIC Seeks Comment on Study of Banking Regulations Regarding the Online Delivery of Banking Services	http://www.fdic.gov/news/news/financial/2001/fil0170.html
08-01	Federal Financial Institutions Examination Council CD-ROM on Financial Privacy and Information Security	http://www.fdic.gov/news/news/financial/2001/fil0173.html
06-01	Bank Technology Bulletin on Outsourcing	http://www.fdic.gov/news/news/financial/2001/fil0150.html
05-01	Guidance on Identity Theft and Pretext Calling	http://www.fdic.gov/news/news/financial/2001/fil0139.html
05-01	Interim Final Rules Amending Regulations B, E, M, Z, and DD Regarding Electronic Delivery of Required Disclosure	http://www.fdic.gov/news/news/financial/2001/fil0140.html
04-01	FFIEC's Risk Management Planning Seminar for 2001	http://www.fdic.gov/news/news/financial/2001/fil0129.html
04-01	Electronic Funds Transfer	http://www.fdic.gov/news/news/financial/2001/fil0133.html
03-01	Electronic Funds Transfer	http://www.fdic.gov/news/news/financial/2001/fil0125.html
03-01	Security Standards for Customer Information	http://www.fdic.gov/news/news/financial/2001/fil0122.html
11-00	Risk Management of Technology Outsourcing	http://www.fdic.gov/news/news/financial/2000/fil0081.html
11-00	Protecting Internet Domain Names	http://www.fdic.gov/news/news/financial/2000/fil0077.html
11-00	Electronic Signatures in Global and National Commerce Act	http://www.fdic.gov/news/news/financial/2000/fil0072.html
10-00	Security Monitoring of Computer Networks	http://www.fdic.gov/news/news/financial/2000/fil0067.html

Date	Title	URL
09-00	Digital Signatures Deployment Issues	http://www.fdic.gov/regulations/information/fils/banktechbulletin.html
09-00	Consumer Brochure on Online Banking	http://www.fdic.gov/news/news/financial/2000/fil0063.html
07-00	Suspicious Activity Report	http://www.fdic.gov/news/news/financial/2000/fil0048.html
07-00	Proposed Security Standards for Customer Information	http://www.fdic.gov/news/news/financial/2000/fil0043.html
02-99	Uniform Rating System for Information Technology	http://www.fdic.gov/news/news/financial/1999/fil9912.html
12-99	Financial Institution Web Site Privacy Survey	http://www.fdic.gov/news/news/financial/1999/fil99113.html
07-99	Risk Assessment Tools and Practices for Information Security	http://www.fdic.gov/news/news/financial/1999/fil9968.html
06-99	Bank Service Company Act	http://www.fdic.gov/news/news/financial/1999/fil9949.html
09-98	Pretext Phone Calling	http://www.fdic.gov/news/news/financial/1998/fil9898.html
08-98	Electronic Commerce and Consumer Privacy	http://www.fdic.gov/news/news/financial/1998/fil9886.html
07-98	Electronic Financial Services and Consumer Compliance	http://www.fdic.gov/news/news/financial/1998/fil9879.html
12-97	Security Risks Associated with the Internet	http://www.fdic.gov/news/news/financial/1997/fil97131.html
12-97	Suspicious Activity Reporting – Computer-Related Crimes	http://www.fdic.gov/news/news/financial/1997/fil97124.html
10-96	Risks Involving Client/Server Computer Systems	http://www.fdic.gov/news/news/financial/1996/fil9682.html

Federal Financial Institution Examination Council and other Jointly-Issued Documents: Available online at <http://www.ffiec.gov/guides.htm> or the other web sites listed.

Date	Title	URL
03-08	<i>FFIEC Information Technology Examination Handbook</i> – composed of the following Booklets: IT Audit, Business Continuity Planning, Development and Acquisition, Electronic Banking, Information Security, Management, Operations, Outsourcing Technology Services, Retail Payment Systems, Supervision of Technology Service Providers, and Wholesale Payment Systems	http://www.ffiec.gov/ffiecinfobase/html_pages/it_01.html http://www.occ.treas.gov/ftp/bulletin/2003-41.doc http://www.ots.treas.gov/docs./25182.pdf http://www.ncua.gov/ref/letters/2003/03-CU-07.doc <u>Need to add the FRB's site</u>
12-07	Interagency Statement on Pandemic Planning	
11-07	Identity Theft Red Flags and Address Discrepancies	
08-06	Authentication in an Internet Banking Environment FAQs	
07-06	FFIEC Information Security Booklet	http://www.occ.treas.gov/ftp/bulletin/2006-32.doc
07-06	Information Security Booklet	http://www.ffiec.gov/ffiecinfobase/html_pages/infosec_book_frame.htm
06-06	Lessons Learned from Hurricane Katrina: Preparing Your Institution for a Catastrophic Event	http://www.ffiec.gov/katrina_lessons.htm
03-06	Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN_SPAM)	
03-06	Influenza Pandemic Preparedness Note: This was a joint issuance by the FRB, OCC and OCC. NCUA issued substantially equivalent guidance in March 2006 (see the NCUA section below).	http://www.occ.treas.gov/ftp/bulletin/2006-35.doc

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10-05	Authentication in an Internet Banking Environment	
04-05	Response Programs for Unauthorized Access to Customer Information and Customer Notice – Final Guidance	
02-05	“Fair and Accurate Credit Transactions Act of 2003 Guidelines Requiring the Proper Disposal of Consumer Information”	
12-04	FFIEC Information Technology Examination Handbook	http://www.federalreserve.gov/boarddocs/srletters/2004/sr0420.htm
12-04	FFIEC Guidance on the use of Free and Open Source Software	http://www.federalreserve.gov/boarddocs/srletters/2004/sr0417.htm
10-04	FFIEC Brochure with Information on Internet "Phishing"	http://www.federalreserve.gov/boarddocs/srletters/2004/sr0414.htm
07-03	New Suspicious Activity Report	http://fincen.gov/f9022-47-1a.pdf
04-03	Weblinking: Identifying Risks & Risk Management Techniques	http://www.ffiec.gov/ffiecinbase/resources/elect_ba nk/fdi-fil-30-2003_weblinking.pdf
04-03	Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System	http://www.federalreserve.gov/boarddocs/press/bcreg/2003/20030408/default.htm http://www.federalreserve.gov/boarddocs/SRLETTE RS/2003/sr0309.htm http://www.occ.treas.gov/ftp/bulletin/2003-14.doc
03-03	Financial and Banking Information Infrastructure Committee Policy on Sponsorship of Communications Service Priority for Private Sector Entities	http://www.fbiic.gov/policies/TSP_policy.htm http://www.occ.treas.gov/ftp/bulletin/2003-13.doc
08-02	Financial and Banking Information Infrastructure Committee's Interim Policy on the Sponsorship of Private Sector Financial Institutions in the GETS Card Program	http://www.fbiic.gov/gets.htm http://www.fdic.gov/news/news/financial/2002/fil0284.html http://www.occ.treas.gov/ftp/bulletin/2002-33.doc

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05-01	Identity Theft and Pretext Calling	
05-01	Safeguarding Customer Information	http://www.federalreserve.gov/boarddocs/SRLETTE/RS/2001/sr0115.htm
03-00	Lessons Learned from Y2K	http://www.ffiiec.gov/press/pr032100.htm http://www.federalreserve.gov/boarddocs/SRLETTERS/2000/SR0005.HTM http://www.occ.treas.gov/ftp/advisory/2000-2.doc
02-99	Uniform Rating System for Information Technology	
07-98	Interagency Guidance on Electronic Financial Services and Consumer Compliance	http://www.ffiiec.gov/PDF/EFS.pdf http://www.fdic.gov/news/news/financial/1998/fil9879.html http://www.occ.treas.gov/ftp/bulletin/98-31.txt http://www.ots.treas.gov/docs/25090.pdf http://www.ncua.gov/ref/reg_alerts/98-RA-4.pdf
07-98	FFIEC Guidance on Electronic Financial Services and Consumer Compliance	http://www.occ.treas.gov/ftp/bulletin/98-31.txt
4-97	Interagency Statement on Retail On-Line Banking	http://www.ffiiec.gov/ffiecinbase/resources/info_sec/ncu-97_cu_5_interagency_statement_retail_online_bank-1997-04.pdf http://www.ncua.gov/ref/letters/97-cu-5.html

Federal Housing Finance Board

Date	Title	URL
April 2007	Complete Examination Manual	http://www.fhfb.gov/getfile.aspx?FileID=6439
2005	AB-05: Risk Management Oversight	http://www.fhfb.gov/GetFile.aspx?FileID=4024
2003	Capital Management and Retained Earnings	http://www.fhfb.gov/GetFile.aspx?FileID=4042

Federal Reserve Board: Most available online at www.federalreserve.gov

Date	Title	URL
01-09	FFIEC Guidance Addressing Risk Management of Remote Deposit Capture Activities	http://www.federalreserve.gov/boarddocs/srletters/2009/SR0902.htm
10-08	Interagency Examination Procedures for the Identity Theft Red Flags and Other Regulations under the Fair Credit Reporting Act	http://www.federalreserve.gov/boarddocs/srletters/2008/SR0807.htm
03-08	FFIEC Business Continuity Planning Booklet	http://www.federalreserve.gov/boarddocs/srletters/2008/SR0803.htm
12-07	FFIEC Guidance on Pandemic Planning	http://www.federalreserve.gov/boarddocs/srletters/2007/SR0718.htm
02-07	Reminder of Supervisory Guidance for Financial Institutions Affected by Hurricane Katrina	http://www.federalreserve.gov/boarddocs/srletters/2007/SR0703.htm
08-06	Questions and Answers Related to Interagency Guidance on Authentication in an Internet Banking Environment	http://www.federalreserve.gov/boarddocs/srletters/2006/SR0613.htm
07-06	FFIEC Information Security Booklet	http://www.federalreserve.gov/boarddocs/srletters/2006/SR0612.htm
03-06	Influenza Pandemic Preparedness	http://www.federalreserve.gov/boarddocs/srletters/2006/SR0605.htm
02-06	Interagency Supervisory Guidance of Institutions Affected by Hurricane Katrina	http://www.federalreserve.gov/boarddocs/srletters/2006/SR0603.htm
12-05	Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice	http://www.federalreserve.gov/boarddocs/srletters/2005/sr0523.htm
11-05	Revised Training Program for Information Technology Examiners	http://www.federalreserve.gov/boarddocs/srletters/2005/sr0522.htm
10-05	Interagency Guidance on Authentication in an Internet Banking Environment	http://www.federalreserve.gov/boarddocs/srletters/2005/sr0519.htm

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04-05	Frequently Asked Questions Relating to Customer Identification Program Rules	http://www.federalreserve.gov/boarddocs/srletters/2005/sr0509.htm
12-04	FFIEC Guidance on the Use of Free and Open Source Software	http://www.federalreserve.gov/boarddocs/srletters/2004/sr0417.htm
12-04	Final Rules on Disposal of Consumer Information Derived from Credit Reports	http://www.federalreserve.gov/boarddocs/press/bcreg/2004/20041221/default.htm
10-04	FFIEC Brochure with Information on Internet "Phishing"	http://www.federalreserve.gov/boarddocs/srletters/2004/sr0414.htm
05-03	Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System	http://www.federalreserve.gov/boarddocs/srletters/2003/sr0309.htm
05-01	Safeguarding Customer Information	http://www.federalreserve.gov/boarddocs/SRLETTERS/2001/sr0115.htm
	Bank Holding Company Supervision Manual	Section 2124.4 - This new section includes the federal banking agency interagency guidelines establishing standards for safeguarding customer information (the guidelines). http://www.federalreserve.gov/boarddocs/supmanual/default.htm#bhscsm
	Commercial Bank Examination Manual	Section 4060 revised to include GLBA 501(b) Requirements for Safeguarding Customer Information. Section 4063 added new section – Electronic Banking to aid in the review of Internet banking activities. http://www.federalreserve.gov/boarddocs/supmanual/default.htm#cbem
04-01	Identity Theft and Pretext Calling	http://www.federalreserve.gov/boarddocs/SRLETTERS/2001/sr0111.htm
11-00	Guidance on the Risk Management of Outsourced Technology Services	http://www.federalreserve.gov/boarddocs/srletters/2000/sr0017.htm
	Commercial Bank Examination Manual	Section 4060 revised to include the FFIEC interagency policy statement on the risk management of outsourced technology services. http://www.federalreserve.gov/boarddocs/supmanual/default.htm#cbem
02-00	Outsourcing of Information and Transaction Processing	http://www.federalreserve.gov/boarddocs/SRLETTERS/2000/SR0004.HTM
02-00	Information Technology Examination Frequency	http://www.federalreserve.gov/boarddocs/SRLETTERS/2000/SR0003.HTM
03-99	Uniform Rating System for Information Technology	http://www.federalreserve.gov/boarddocs/SRLETTERS/1999/SR9908.HTM

Date	Title	URL
04-98	Assessment of Information Technology in the Risk-Focused Frameworks for the Supervision of Community Banks and Large Complex Banking Organizations	http://www.federalreserve.gov/boarddocs/SRLETTERS/1998/SR9809.HTM
02-98	Management and Coordination of Information Technology for the Supervision Function	http://www.federalreserve.gov/boarddocs/srletters/1998/SR9801.HTM
12-97	Sound Practices for Information Security Networks	http://www.federalreserve.gov/boarddocs/SRLETTERS/1997/SR9732.HTM
11-97	Reporting of Computer Related Crimes by Financial Institutions	http://www.federalreserve.gov/boarddocs/SRLETTERS/1997/SR9728.HTM
10-96	Interagency Supervisory Statement on Risk Management of Client/Server Systems	http://www.federalreserve.gov/boarddocs/srletters/1996/sr9622.htm

National Credit Union Administration

<u>Document Number</u>	Title	URL
20-08	NCUA Letter to Credit Unions 08-CU-20; Evaluating Current Risks to Credit Unions	http://www.ncua.gov/letters/2008/CU/08-CU-20%20LCU.PDF http://www.ncua.gov/letters/2008/CU/08-01%20Sup%20Letter.pdf
19-08	NCUA Letter to Credit Unions 08-CU-19; Third Party Relationships: Mortgage Brokers and Correspondents	http://www.ncua.gov/letters/2008/CU/08-CU-19docx%20(2).pdf
17-08	NCUA Letter to Credit Unions 08-CU-17; Impact of the Current Mortgage Market on Corporate Credit Unions	http://www.ncua.gov/letters/2008/CU/08-CU-17.pdf
14-08	NCUA Letter to Credit Unions 08-CU-14; consumer Information for Hybrid Adjustable Rate Mortgage Products	http://www.ncua.gov/letters/2008/CU/08-CU-14.pdf http://www.ncua.gov/letters/2008/CU/08-CU-14%20encl.pdf

<u>Document Number</u>	Title	URL
13-08	NCUA Letter to Credit Unions 08-CU-13; Environmental Liability: risk Management Guidance	http://www.ncua.gov/letters/2008/CU/08-CU-13.pdf
12-08	NCUA Letter to Credit Unions 08-CU-12; Suspected Money Laundering in the Residential Real Estate Market	http://www.ncua.gov/letters/2008/CU/08-CU-12.pdf
05-08	NCUA Letter to Credit Unions 08-CU-05; Statement on Reporting Loss Mitigation Efforts of Securitized Subprime Residential Mortgages	http://www.ncua.gov/letters/2008/CU/08-CU-05.pdf
03-08	NCUA Letter to Credit Unions 08-CU-03; Reporting of Currency Transactions for Sole Proprietorships and Legal Entities Operating Under a "Doing Business As" Name	http://www.ncua.gov/letters/2008/CU/08-CU-03.pdf
02-08	NCUA Letter to Credit Unions 08-CU-02; Community Development Revolving Loan Fund Technical Assistance Grant Program	http://www.ncua.gov/letters/2008/CU/08-CU-02.pdf
01-08	NCUA Letter to Credit Unions 08-CU-01; Guidance on Pandemic Planning	http://www.ncua.gov/letters/2008/CU/08-CU-01.pdf http://www.ncua.gov/letters/2008/CU/08-CU-01Encl.pdf
13-07	NCUA Letter to Credit Unions 07-CU-13; Supervisory Letter-Evaluation Third Party Relationships	http://www.ncua.gov/letters/2007/CU/07-CU-13.pdf http://www.ncua.gov/letters/2007/CU/07-CU-13Encl.pdf
09-07	NCUA Letter to Credit Unions 07-CU-09; Subprime Mortgage Lending	http://www.ncua.gov/letters/2007/CU/07-CU-09.pdf http://www.ncua.gov/letters/2007/CU/07-CU-09_encl.pdf
07-07	NCUA Letter to Credit Unions 07-CU-07; Consumer Information for Nontraditional Mortgage Products	http://www.ncua.gov/letters/2007/CU/07-CU-07.pdf http://www.ncua.gov/letters/2007/CU/07-CU-07_encl.pdf

<u>Document Number</u>	<u>Title</u>	<u>URL</u>
06-07	NCUA Letter to Credit Unions 07-CU-06; Working with Residential Mortgage Borrowers	http://www.ncua.gov/letters/2007/CU/07-CU-06.pdf http://www.ncua.gov/letters/2007/CU/07-CU-06_encl.pdf
02-07	NCUA Letter to Credit Unions 07-FCU-02; Reincorporating Federal Credit Union Bylaws into NCUA Rules and Regulations	http://www.ncua.gov/letters/2007/FCU/07-FCU-02.pdf http://www.ncua.gov/letters/2007/FCU/07-FCU-02-Encl-1.pdf
13-06	NCUA Letter to Credit Unions 08-CU-13	http://www.ncua.gov/letters/2006/CU/06-CU-13.pdf http://www.ncua.gov/letters/2006/CU/06-CU-13_encl.pdf
12-06	NCUA Letter to Credit Unions 08-CU-13	http://www.ncua.gov/letters/2006/CU/06-CU-12.pdf http://www.ncua.gov/letters/2006/CU/06-CU-12_encl.pdf
10-06	NCUA Letter to Credit Unions 08-CU-10	http://www.ncua.gov/letters/2006/CU/06-CU-10.pdf http://www.ncua.gov/letters/2006/CU/06-CU-10_Encl.pdf
04-06	NCUA Letter to Credit Unions 08-FCU-04	http://www.ncua.gov/letters/2006/FCU/06-FCU-04.pdf http://www.ncua.gov/letters/2006/FCU/Encl-SupLetter06-01.pdf
03-06	NCUA Letter to Credit Unions 08-FCU-03	http://www.ncua.gov/letters/2006/FCU/06-FCU-03.pdf

08-06	NCUA Letter to Credit Unions 06-CU-13: Authentication for Internet Based Services	http://www.ncua.gov/letters/2006/CU/06-CU-13.pdf http://www.ncua.gov/letters/2006/CU/06-CU-13_encl.pdf
07-06	NCUA Letter to Credit Unions 06-CU-12: Disaster Preparedness & Response Examination Procedures	http://www.ncua.gov/letters/2006/CU/06-CU-12.pdf
06-06	NCUA Letter to Credit Unions 06-CU-10: NCUA's Information System and Technology (IS&T) Program	http://www.ncua.gov/letters/2006/CU/06-CU-10.pdf http://www.ncua.gov/letters/2006/CU/06-CU-10_Encl.pdf
06-06	NCUA Letter to Credit Unions 06-CU-11: Interagency Guidance Lessons Learned By Institutions Affected By Hurricane Katrina	http://www.ncua.gov/letters/2006/CU/06-CU-11.pdf http://www.ncua.gov/Publications/brochures/Lesson Learned/Lessonlearned.pdf
04-06	NCUA Letter to Credit Unions 06-CU-07: IT Security Compliance Guide for Credit Unions	http://www.ncua.gov/letters/2006/CU/06-CU-07.pdf http://www.ncua.gov/letters/2006/CU/06-CU-07Encl.pdf

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08-06	NCUA Letter to Credit Unions 06-CU-13: Authentication for Internet Based Services	http://www.ncua.gov/letters/2006/CU/06-CU-13.pdf http://www.ncua.gov/letters/2006/CU/06-CU-13_encl.pdf
03-06	NCUA Letter to Credit Unions 06-CU-06: Influenza Pandemic Preparedness	http://www.ncua.gov/letters/2006/CU/06-CU-06.pdf
02-06	NCUA Letter to Credit Unions 06-CU-01: Interagency Supervisory Guidance For Institutions Affected By Hurricane Katrina	http://www.ncua.gov/letters/2006/CU/06-CU-01.pdf http://www.ncua.gov/letters/2006/CU/06-CU-01Enclosure.pdf
09-04	NCUA Letter to Credit Unions 04-CU-12: Phishing Guidance for Credit Union Members	http://www.ncua.gov/letters/2004/04-CU-12.pdf http://www.ncua.gov/Publications/brochures/IdentityTheft/index.htm
05-04	NCUA Letter to Credit Unions 04-CU-06: E-Mail and Internet Related Fraudulent Schemes Guidance	http://www.ncua.gov/letters/2004/04-CU-06.pdf
05-04	NCUA Letter to Credit Unions 04-CU-05: Fraudulent E-Mail Schemes	http://www.ncua.gov/letters/2004/04-CU-05.pdf
09-03	NCUA Letter to Credit Unions 03-CU-14: Computer Software Patch Management	http://www.ncua.gov/letters/2003/03-CU-14.pdf http://www.ncua.gov/letters/2003/03-CU-14Encl.pdf
08-03	NCUA Letter to Credit Unions 03-CU-12: Fraudulent Newspaper Advertisements, and Websites by Entities Claiming to be Credit Unions	http://www.ncua.gov/letters/2003/03-CU-12.pdf
04-03	NCUA Letter to Credit Unions 03-CU-08: Weblinking: Identifying Risks & Risk Management Techniques	http://www.ncua.gov/letters/2003/03-CU-08.pdf
03-03	NCUA Letter to Credit Unions 03-CU-03: Wireless Technology	http://www.ncua.gov/letters/2003/03-CU-03.pdf
12-02	e-Commerce Guide for Credit Unions	http://www.ncua.gov/letters/2002/02-CU-17.htm http://www.ncua.gov/letters/2002/02-CU-17EnclosureECommerceGuide.pdf
07-02	NCUA Letter to Credit Unions 02-CU-13: Vendor Information Systems & Technology Reviews—Summary Results	http://www.ncua.gov/letters/2002/02-CU-13.pdf
07-02	NCUA Letter to Federal Credit Unions 02-FCU-11: Tips to Safely Conduct Financial Transactions over the Internet— An NCUA Brochure for Credit Union Members	http://www.ncua.gov/letters/2002/02-FCU-11.pdf
	AIRES Check Lists	http://www.ncua.gov/CreditUnionResources/aires/aires.html

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2008 Update to Banking and Finance Sector-

08-06	NCUA Letter to Credit Unions 06-CU-13: Authentication for Internet Based Services	http://www.ncua.gov/letters/2006/CU/06-CU-13.pdf http://www.ncua.gov/letters/2006/CU/06-CU-13_encl.pdf
04-02	NCUA Letter to Credit Unions 02-CU-08: Account Aggregation Services	http://www.ncua.gov/letters/2002/02-CU-08.pdf
03-02	NCUA Letter to Federal Credit Unions 02-FCU-04: Weblinking Relationships	http://www.ncua.gov/letters/2002/02-FCU-04.pdf
12-01	NCUA Letter to Credit Unions 01-CU-21: Disaster Recovery and Business Resumption Contingency Plans	http://www.ncua.gov/letters/2001/01-CU-21.pdf
11-01	NCUA Letter to Credit Unions 01-CU-20: Due Diligence over Third-Party Service Providers	http://www.ncua.gov/letters/2001/01-CU-20.pdf
10-01	NCUA Letter to Credit Unions 01-CU-12: E-Commerce Insurance Considerations	http://www.ncua.gov/letters/2001/01-CU-12.pdf
09-01	NCUA Letter to Credit Unions 01-CU-09: Identity Theft and Pretext Calling	http://www.ncua.gov/letters/2001/01-CU-09.pdf
08-01	NCUA Letter to Credit Unions 01-CU-11: Electronic Data Security Overview	http://www.ncua.gov/letters/2001/01-CU-11.pdf
08-01	NCUA Letter to Credit Unions 01-CU-10: Authentication in an Electronic Banking Environment	http://www.ncua.gov/letters/2001/01-CU-10.pdf
03-01	NCUA Regulatory Alert 01-RA-03: Electronic Signatures in Global and National Commerce Act (E-Sign Act)	http://www.ncua.gov/reg_alerts/Prior2003/01-RA-03.pdf
02-01	NCUA Letter to Credit Unions 01-CU-02: Privacy of Consumer Financial Information	http://www.ncua.gov/letters/2001/01-CU-02.pdf
12-02	e-Commerce Guide for Credit Unions	http://www.ncua.gov/letters/2002/02-CU-17.htm http://www.ncua.gov/letters/2002/02-CU-17EnclosureECommerceGuide.pdf
12-00	NCUA Letter to Credit Unions 00-CU-11: Risk Management of Outsourced Technology Services (with Enclosure)	http://www.ncua.gov/letters/2000/00-CU-11.pdf
10-00	NCUA Letter to Credit Unions 00-CU-07: NCUA's Information Systems & Technology Examination Program	http://www.ncua.gov/letters/2000/00-CU-07.pdf
07-00	Suspicious Activity Report	http://www.ncua.gov/GuidesManuals/sar/sar.html

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08-06	NCUA Letter to Credit Unions 06-CU-13: Authentication for Internet Based Services	http://www.ncua.gov/letters/2006/CU/06-CU-13.pdf http://www.ncua.gov/letters/2006/CU/06-CU-13_encl.pdf
	Privacy of Consumer Financial Information: Small Credit Union Compliance Guide	http://www.ncua.gov/ConsumerInformation/consumer_privacy/smallcucomplianceguide.pdf
06-00	NCUA Letter to Credit Unions 00-CU-04: Suspicious Activity Reporting (see section on "Computer Intrusion")	http://www.ncua.gov/letters/2000/00-CU-04.pdf
05-00	NCUA Letter to Credit Unions 00-CU-02: Identity Theft Prevention	http://www.ncua.gov/letters/2000/00-CU-02.pdf
02-99	NCUA Regulatory Alert 99-RA-3: Pretext Phone Calling by Account Information Brokers	http://www.ncua.gov/reg_alerts/Prior2003/99-RA-3.pdf
07-98	NCUA Regulatory Alert 9-RA-4: Interagency Guidance on Electronic Financial Services and Consumer Compliance	http://www.ncua.gov/reg_alerts/Prior2003/98-ra-4.pdf
04-97	NCUA Letter to Credit Unions 97-CU-5: Interagency Statement on Retail On-Line PC Banking	http://www.ncua.gov/letters/1997/97-CU-5.html
01-97	NCUA Letter to Credit Unions 97-CU-1: Automated Response System Controls (January 1997)	http://www.ncua.gov/letters/1997/97-CU-1.html
09-89	NCUA Letter to Credit Unions 109: Information Processing Issues	http://www.ncua.gov/letters/Prior1996/e-let109.html

Office of the Comptroller of the Currency

Date	Title	URL
05-08	Information Security: Application Security	http://www.occ.treas.gov/ftp/bulletin/2008-16.html
04-08	Payment Processors, Risk Management Guidance	http://www.occ.treas.gov/ftp/bulletin/2008-12.html
03-07	Fraudulent E-mails Associated with "419" Scam	http://www.occ.treas.gov/ftp/alert/2007-12.html
02-07	Daylight Savings Time Change	http://www.occ.treas.gov/ftp/alert/2007-9.html
09-06	Customer Authentication and Internet Banking Alert	http://www.occ.treas.gov/ftp/alert/2006-50.html

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Date	Title	URL
09-06	Automated Clearing House Activities: Risk Management Guidance	http://www.occ.treas.gov/ftp/bulletin/2006-39.pdf
06-06	Disaster Planning: Hurricane Katrina: Lessons Learned	http://www.occ.treas.gov/ftp/bulletin/2006-26.doc
03-06	Influenza Pandemic Preparedness	http://www.occ.treas.gov/ftp/bulletin/2006-12.doc
10-05	Authentication in an Internet Banking Environment	http://www.occ.treas.gov/netbank/ebguide.htm
07/05	Threats from Fraudulent Bank Web Sites: Risk Mitigation and Response Guidance for Web Site Spoofing Incidents	http://www.occ.treas.gov/ftp/bulletin/2005-24.doc
4/05	Response Programs for Unauthorized Access to Customer Information and Customer Notice: Final Guidance	http://www.occ.treas.gov/ftp/bulletin/2005-13.doc
05-04	Risk Management of New, Expanded, or Modified Bank Products and Services	http://www.occ.treas.gov/ftp/bulletin/2004-20.doc
06-04	Electronic Record Keeping	http://www.occ.treas.gov/ftp/advisory/2004-9.doc
05-04	Payroll Card Systems	http://www.occ.treas.gov/ftp/advisory/2004-6.doc
01-04	Fictitious Emails to Financial Institutions Customers	http://www.occ.treas.gov/ftp/alert/2004-2.doc
12-03	Risk Management of Wireless Networks	http://www.occ.treas.gov/ftp/advisory/2003-10.txt
07-03	Community Bank Supervision Handbook	http://www.occ.gov/handbook/cbsh2003intro.pdf
07-02	Children's Online Privacy Protection Act (COPPA)	http://www.occ.treas.gov/ftp/bulletin/2002-31.doc
05-02	Electronic Banking Final Rule	http://www.occ.treas.gov/ftp/bulletin/2002-23.txt
05-02	Banks Use of Foreign Third-Party Service Providers	http://www.occ.treas.gov/ftp/bulletin/2002-16.doc
01-02	ACH Transactions Involving the Internet	http://www.occ.treas.gov/ftp/bulletin/2002-2.doc
10-01	Business Continuity and Security	Not publicly available
07-01	Examination Procedures to Evaluate Compliance with the Guidelines to Safeguard Customer Information	http://www.occ.treas.gov/ftp/bulletin/2001-35.doc
	Examination Procedures	http://www.occ.treas.gov/ftp/bulletin/2001-35a.pdf
	Information Technology Portion of draft Community Bank Supervision booklet	http://www.occ.treas.gov/ftp/bulletin/2001-35b.pdf
11/01	Third-Party Relationships: Risk	http://www.occ.treas.gov/ftp/bulletin/2001-47.doc

Date	Title	URL
	Management Principles	
07-01	Weblinking: Message to Bankers and Examiners	http://www.occ.treas.gov/ftp/bulletin/2001-31.doc
05-01	Privacy of Consumer Financial Information	http://www.occ.treas.gov/ftp/bulletin/2001-26.doc
05-01	Large Bank Supervision	http://www.occ.gov/handbook/lbs.pdf
04-01	Identity Theft and Pretext Calling	http://www.occ.treas.gov/ftp/advisory/2001-4.doc
04-01	Network Security Vulnerabilities	http://www.occ.treas.gov/ftp/alert/2001-4.doc
02-01	Bank Provided Aggregation Services	http://www.occ.treas.gov/ftp/bulletin/2001-12.doc
01-01	Corporate Manual on Internet Banking	http://www.occ.treas.gov/corpbook/group4/public/pdf/internetnbc.pdf
01-01	Internet-Initiated ACH Debits/ACH Risk	http://www.occ.treas.gov/ftp/advisory/2001-3.doc
09-00	Privacy Laws and Regulations	http://www.occ.treas.gov/ftp/bulletin/2000-25a.pdf
07-00	Protecting Internet Addresses of National Banks	http://www.occ.treas.gov/ftp/alert/2000-9.txt
05-00	Infrastructure Threats – Intrusion Risks	http://www.occ.treas.gov/ftp/bulletin/2000-14.txt
02-00	Internet Security: Distributed Denial of Service Attacks	http://www.occ.treas.gov/ftp/alert/2000-1.txt
05-99	Guidance to National Banks on Web Site Privacy Statements	http://www.occ.treas.gov/ftp/advisory/99-6.txt
05-99	Certification Authority Systems for Digital Signatures	http://www.occ.treas.gov/ftp/bulletin/99-20.txt
02-98	Technology Risk Management – Guidance for Bankers / Examiners	http://www.occ.teras.gov/ftp/bulletin/98-3.txt
09-96	Stored Value Card Systems – Information for Bankers / Examiners	http://www.occ.treas.gov/ftp/bulletin/96-48.txt
05-95	Management Information Systems Booklet	(out of print)

Summary of Regulatory Guidance on Electronic Banking & Information Technology Basel Committee on Banking Supervision: Available online at <http://www.bis.org/publ/>

Date	Title	URL
04-03	The New Basel Capital Accord – Third Consultative Paper	http://www.bis.org/bcbs/bcbscp3.htm

12-01	The New Basel Capital Accord	http://www.bis.org/publ/bcbsca.htm
10-00	Electronic Banking Group Initiatives and Papers	http://www.bis.org/publ/bcbs76.htm
03-98	Risk Management for Electronic Banking and Electronic Money Activities	http://www.bis.org/publ/bcbs35.htm

Office of Federal Housing Enterprise Oversight

Date	Title	URL
11-06	OFHEO Examination Guidance for Corporate Governance	http://www.ofheo.gov/media/pdf/corpgovguidance11806.pdf Still in effect; carried over by § 1302 of HERA until amended or replaced by the FHFA.
12-01	OFHEO Policy Guidance on Safety and Soundness Standards for Information	http://www.ofheo.gov/media/pdf/pg01002.pdf Still in effect; carried over by § 1302 of HERA until amended or replaced by the FHFA.
12-00	OFHEO Policy Guidance on Minimum Safety and Soundness Requirements	http://www.ofheo.gov/media/pdf/pg00001.pdf Still in effect; carried over by § 1302 of HERA until amended or replaced by the FHFA.

Office of Thrift Supervision Most available online at: www.ots.treas.gov. See also Electronic Banking website at <http://www.ots.treas.gov/ebanking.html>.

Date	Title	URL
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Date	Title	URL
04-06	Examination Handbook	<p>Section 341, Information Technology Risks and Controls. This section includes examination guidance and procedures for smaller, less complex savings associations. It contains examination guidance and procedures for the Interagency Guidelines Establishing Information Security Standards (Security Guidelines). The Security Guidelines, effective July 1, 2001, implement section 501(b) of the Gramm-Leach-Bliley Act (GLB Act).</p> <p>Guidance: http://www.ots.treas.gov/docs/4/422120.pdf</p> <p>Examination Procedures: http://www.ots.treas.gov/docs/4/422120.pdf</p>
10-06	Updated Director's Responsibility Guide and Guide to Management Reports	http://www.ots.treas.gov/docs/2/25245.pdf
Various	Examination Handbook	<p>The comprehensive OTS Handbook that contains all safety and soundness and compliance examination guidance. This Handbook addresses all major areas of concern in examinations of OTS-regulated savings associations. The Handbook sections link to examination Programs, which contain examination objectives and procedures.</p> <p>http://www.ots.treas.gov/da.cfm?catNumber=113&an=11</p>
08-06	Frequently Asked Questions on Authentication in an Internet Banking Environment	http://www.ots.treas.gov/docs/2/25242.pdf
06-06	Hurricane Katrina: Industry Lessons Learned	http://www.ots.treas.gov/docs/2/25239.pdf
03-06	Advisory on Influenza Pandemic Preparedness	http://www.ots.treas.gov/docs/2/25237.pdf
12-05	Compliance Guide for Information Security Standards	http://www.ots.treas.gov/docs/2/25231.pdf
10-05	Authentication in an Internet Banking Environment	http://www.ots.treas.gov/docs/2/25228.pdf
03-05	Response Programs for Unauthorized Access to Customer Information and Customer Notice: Final Guidance	http://www.ots.treas.gov/docs/2/25214.pdf

Date	Title	URL
08-03	Request for Comment on Guidance for Response Programs for Unauthorized Access to Customer Information and Customer Notice	http://www.ots.treas.gov/docs/2/25179.pdf
10-04	Risk Management of Free and Open Source Software	http://www.ots.treas.gov/docs/2/25207.pdf
09-04	Third Party Arrangements	http://www.ots.treas.gov/docs/8/84272.pdf
09-04	'Phishing' Customer Brochure	http://www.ots.treas.gov/docs/2/25205.pdf
03-04	'Phishing' and Email Scams	http://www.ots.treas.gov/docs/2/25193.pdf
04-03	Interagency Guidance on Weblinking: Identifying Risks and Risk Techniques	http://www.ots.treas.gov/docs/8/84263.pdf
03-03	Interagency Policy Statement on Internal Audit Function and its Outsourcing	http://www.ots.treas.gov/docs/8/84260.pdf
05-01	Identity Theft and Pretext Calling	http://www.ots.treas.gov/docs/2/25139.pdf
06-99	Transactional Websites	http://www.ots.treas.gov/docs/2/25109.pdf
11-98	Policy Statement on Pretext Calling	http://www.ots.treas.gov/docs/2/25097.pdf
11-98	Policy Statement on Privacy and Accuracy of Customer Information	http://www.ots.treas.gov/docs/2/25097.pdf
12-97	Guidance Concerning Reporting of Computer-Related Crimes	http://www.ots.treas.gov/docs/2/25075.pdf

Securities and Exchange Commission:

Date	Title	URL

Date	Title	URL
11-89	Automation Review Policy (on capacity, resilience, and security of systems at trading markets and clearing organizations)	
05-91	Automation Review Policy II (guidance on independent reviews of capacity, resilience and security and on procedures to notify the SEC regarding new systems developments and outages)	
04-03	Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System	http://www.sec.gov/news/studies/34-47638.htm
09-03	SEC Policy Statement on Business Continuity Planning for Trading Markets	http://www.sec.gov/rules/policy/34-48545.htm
06-06	Influenza Pandemic Preparedness (Letters to SROs)	
07-07	Influenza Pandemic Preparedness (Letters to SROs)	
10-07	Influenza Pandemic Preparedness (Letters to CSEs)	

Guidance & Key Documents- State Regulators

Conference of State Bank Supervisors

Date	Title	URL
11-96	Nationwide State-Federal Supervisory Agreement	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/nationwide_state_fed_supervisory_agrmt.pdf
12-97	Nationwide Cooperative Agreement	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/nationwide_coop_agrmt.pdf
11-98	Nationwide State Foreign Bank Office (FBO) Agreement	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/state_fbo_agrmt.pdf
11-98	Nationwide State-Federal Foreign Bank Office (FBO) Agreement	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/state_federal_fbo_agrmt.pdf
	Nationwide Cooperative Agreement for the Supervision and Examination of Multi-state Trust Institutions (Nationwide Trust Agreement)	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/nationwide_agrmt_multi-state_trust_op.pdf
	CSBS Statutory Options for Multi-State Trust Activities	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/model_trust_law.pdf
	State/Federal Supervisory Protocol	http://www.csbs.org/Content/NavigationMenu/RegulatoryAffairs/SupervisoryAgreementsApplications/StateFederalSupervisoryProtocol.pdf

National Association of State Credit Union Supervisors

Date	Title	URL
	Nationwide Cooperative Interstate Branching Agreement for the Supervision of State-Chartered Credit Unions	http://www.nascus.org/publications/Interstate_Branch_Agree.pdf
	NASCUS/State Regulators and NCUA Document of Cooperation	http://www.nascus.org/pdf/DOC2007.pdf

