

## Bank Policies

Alleviate the tedious task of developing bank policies from scratch. These policies and procedures provide a quick reference with thorough, easy-to-read instructions to guide you through the policy development or revision process for your bank. There are more than 95 policies to choose from covering compliance, lending and management series. Using any standard word processor and following the instructions provided, you can customize these policies for your bank.

**Regulation Z: Loan Terms, Disclosures, and Advertising (PLC-114)** – Covers the requirements of the Truth in Lending Act. Includes exempt transactions, open-end credit, credit cards, home equity lines of credit, closed-end credit, and right of rescission, as well as advertising for credit. Updated for TRID. *ICBA Member-\$337.50; Nonmember-\$375.00*

**Real Estate Settlement Procedures Act (PLC-122)** – Establishes internal procedures to ensure proper compliance with the act, such as disclosures, escrow accounts, mortgage servicing transfers, and error resolution. *ICBA Member-\$225.00; Nonmember-\$250.00*

**Regulation AA: Unfair and Deceptive Credit Practices (PLC-116)** – Establishes procedures for receiving and handling consumer complaints. States the bank’s intent to prevent unfair, deceptive or abusive acts or practices in connection with any transaction for a consumer financial product or service. Sets guidelines to properly handle consumer credit contracts, late charge accounting practices, and cosigner practices. Policy template includes Review Procedures and Consumer Complaint Procedures. *ICBA Member-\$292.50; Nonmember-\$325.00*

**Flood Insurance (PLC-123)** – Ensures the proper use of flood hazard determination form, customer notification, insurance coverage, escrow, and forced placement procedures. *ICBA Member-\$202.50; Nonmember-\$225.00*

**Regulation E: Electronic Funds Transfer Act (PLC-108)** –Establishes the internal procedures for proper issuance of access devices, disclosure, limitations on customer liability, documentation of transfers, and error resolution. *ICBA Member-\$225.00; Nonmember-\$250.00*

**Social Media Policy and Guidelines (PLM-289)** – Provides guidance on how social media will be approached, proper methods for promoting the bank’s message and image, and consequences of not following guidelines. Includes management and User Guidelines for Social Media. *ICBA Member-\$247.50; Nonmember-\$275.00*

Visit the web site at [communitybankeruniversity.org](http://communitybankeruniversity.org) for a complete listing of policies and prices or call the Community Banker University department at 800-422-7285.

\* If a policy is updated within 1 year of purchase, a new policy will be provided at no additional charge.

### ORDER INFORMATION

Name (Mr. Mrs. Ms.) \_\_\_\_\_

Title \_\_\_\_\_

Bank Name \_\_\_\_\_

Street Address \_\_\_\_\_

City State Zip \_\_\_\_\_

Telephone (Area Code and Number) \_\_\_\_\_

Fax Number (Area Code and Number) \_\_\_\_\_

Email \_\_\_\_\_

A check payable to ICBA is enclosed.  
Charge to my VISA MasterCard American Express Discover

Credit Card Account No. \_\_\_\_\_ Expiration Date \_\_\_\_\_ CVV# \_\_\_\_\_

Signature \_\_\_\_\_

Qty	Title	Member Price	Nomember Price	Subtotal
Add \$10 for shipping on orders over \$75				\$10
Subtotal				
Sales Tax				
TOTAL				

State Sales Tax Rates		
GA - 7%	WI - 5%	IA - 7%
TX - 6.25%	MA - 6.25%	CA - 8.25%
PA - 6%	MN - 6.875%	DC - 5.75%
KS - 8.45%	IN - 7%	CO - 7.5%
IL - 6.25%		

This fax was sent to you because ICBA believes you will benefit from this information. If you would like to opt out of future faxes of this type, please fax back a request to 800-824-7859, send an e-mail to [fax@icba.org](mailto:fax@icba.org), or call 866-843-4222. Your request should contain: 1) Your name and bank name, city, state, phone and 2) the fax number(s) to be removed from our lists.

[www.CommunityBankerUniversity.com](http://www.CommunityBankerUniversity.com)

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