X. Other Compliance Issues

Contents

Advertisement of Membership—Part 328 of FDIC Rules and Regulations	X-1.1
Introduction	X-1.1
Examination Objective	X-1.1
Examination Procedures	X-1.1
References	X-1.2
FDIC Legal Advisory Opinions	X-1.2
Section 42 of the Federal Deposit Insurance (FDI) Act—Branch Closings	X-2.1
Introduction	X-2.1
Statuatory Overview	X-2.1
Examination Objectives	X-2.1
Examination Procedures	X-2.1
References	X-2.1
The Electronic Signatures in Global and National Commerce Act (E-Sign Act)	X-3.1
Introduction	X-3.1
Summary of Major Provisions	X-3.1
Consumer Disclosures	X-3.1
Record Retention	X-3.1
Regulatory and Other Actions	X-3.1
Definitions	X-3.2
Examination Procedures	X-3.2
References	X-3.3
Prohibition Against Use of Interstate Branches Primarily for Deposit Production	X-4.1
Introduction	X-4.1
Coverage	X-4.1
Definitions	X-4.1
"Covered Interstate Branch"	X-4.1
"Home State"	X-4.1
"Host State" - means a State in which a covered interstate branch is established or acquired.	X-4.1
"Host State Loan-to-Deposit Ratio" – is the ratio of total loans in the host State to total deposits from the banks that have that State as their home State.	he host State for all X-4.1
"Out-of-State Bank Holding Company" – means, with respect to any State, a bank holding company what another State.	hose home State is X-4.1
"Statewide Loan-to-Deposit Ratio" – relates to an individual bank and is the ratio of the bank's loans to	its deposits in a
particular State where it has one or more covered interstate branches.	X-4.1
The Two Step Test	X-4.1
Enforcement and Sanctions	X-4.2
Examination Objective	X-4.2
Examination Procedures	X-4.2
Examples of Covered Interstate Branches	X-4.6
References	X-4.7
Job Aids	X-4.7

X. Other – Table of Contents

Bank Subsidiaries and Affiliates	X-5.1
Background	X-5.1
Examination Procedures	X-5.1
Gathering Documents	X-5.3
References	X-5.5