

Unit 1 – Introduction to Compliance

Chapter 1 – Overview of Compliance

Chapter Overview
What is Compliance?
History of Compliance
Types of Laws and Regulations
Regulatory Agencies
Non-Compliance Risks
Compliance Audits
Chapter Review

Chapter 2 - The Bank and Compliance

Chapter Overview
The Bank's Commitment to Compliance
The Compliance Team
Compliance and Our Customers
Your Role in Compliance
Compliance Resources
Reporting Compliance Issues
Chapter Review

<u>Unit 2 – Bank Secrecy Act (BSA), Anti-Money Laundering (AML) and</u> Office of Foreign Assets Control (OFAC)

Chapter 1 – Overview of Bank Secrecy Act (BSA), Anti-Money Laundering (AML) and Office of Foreign Assets Control (OFAC)

Chapter Overview
The Purpose of BSA, AML and OFAC
Introduction to BSA, AML and OFAC
Introduction to Money Laundering
The Stage of Money Laundering
Placement
Layering

Integration Chapter Review

Chapter 2 – Bank Secrecy Act (BSA) / Anti-Money Laundering (AML)

Overview of BSA/AML
The Purpose of BSA/AML
The History of BSA/AML
Complying With BSA/AML
BSA/AML: Compliance Program

BSA/AML: Currency Transaction Reports (CTRs) BSA/AML: Suspicious Activity Reports (SARs) BSA/AML: Purchases of Monetary Instruments

BSA/AML: Funds Transfers



BSA/AML: Foreign Relations

BSA/AML: Red Flags

BSA/AML: Money Services Business (MSB) Requirements

BSA/AML: The USA PATRIOT Act

BSA/AML: Know Your Customer (KYC) and Customer Identification Programs

(CIP)

BSA/AML: Sharing Information

BSA/AML: Case Studies BSA/AML Penalties Chapter Review

Chapter 3 – Office of Foreign Asset Control (OFAC) Regulations

Chapter Overview

Overview of OFAC

The Purpose of OFAC

History of OFAC

Complying with OFAC

OFAC: Sanctions

OFAC: Specially Designated Nationals (SDN)

OFAC: Blocked Transactions
OFAC: Prohibited Transactions

OFAC: High Risk Persons and Entities OFAC: High Risk Products and Services OFAC: High Risk Geographic Locations

OFAC: Internal Controls OFAC: Risk Assessments

OFAC: Reporting OFAC Penalties Chapter Review

Chapter 4 – Foreign Corrupt Practices Act (FCPA)

Chapter Overview

Overview of FCPA

The Purpose of FCPA

The History of FCPA

Complying With FCPA

FCPA Penalties

Chapter Review



Unit 3 - Privacy Laws and Regulations

Chapter 1 – Overview of Privacy Laws and Regulations

Chapter Overview

The Purpose of Privacy Laws and Regulations Introduction to Privacy Laws and Regulations Chapter Review

Chapter 2 – Regulation P: Privacy of Consumer Financial Information

Chapter Overview

Overview of Regulation P

The Purpose of Regulation P

The History of Regulation P

Complying With Regulation P

Regulation P Privacy Notices

Regulation P Opting Out

Regulation P Disclosures

Regulation P Penalties

Chapter Review

Chapter 3 – Right to Financial Privacy Act (RFPA)

Chapter Overview

Overview of the Right to Financial Privacy Act

The Purpose of the Right to Financial Privacy Act

The History of the Right to Financial Privacy Act

Complying With the Right to Financial Privacy Act

Right to Financial Privacy Act Penalties

Chapter Review

Chapter 4 – Privacy Provisions of Gramm-Leach-Bliley Act (GLBA)

Chapter Overview

Overview of the Gramm-Leach-Bliley Act

The Purpose of the Gramm-Leach-Bliley Act

The History of the Gramm-Leach-Bliley Act

Complying With the Gramm-Leach-Bliley Act

Gramm-Leach-Bliley Act Penalties

Chapter Review

Chapter 5 – Children's Online Privacy Protection Act (COPPA)

Chapter Overview

Overview of the Children's Online Privacy Protection Act

The Purpose of the Children's Online Privacy Protection Act

The History of the Children's Online Privacy Protection Act

Complying With the Children's Online Privacy Protection Act

Children's Online Privacy Protection Act Penalties

Chapter Review



Chapter 6 – Health Insurance Portability and Accountability Act (HIPAA)

Chapter Overview

Overview of the Health Insurance Portability and Accountability Act The Purpose of the Health Insurance Portability and Accountability Act The History of the Health Insurance Portability and Accountability Act Complying With the Health Insurance Portability and Accountability Act Health Insurance Portability and Accountability Act Penalties Chapter Review

Chapter 7 – FFIEC Authentication in an Internet Banking Environment

Chapter Overview

Overview of FFIEC Authentication in an Internet Banking Environment The Purpose of FFIEC Authentication in an Internet Banking Environment The History of FFIEC Authentication in an Internet Banking Environment Complying With FFIEC Authentication in an Internet Banking Environment FFIEC Authentication in an Internet Banking Environment Penalties Chapter Review

Chapter 8 – Telemarketing and Consumer Fraud Abuse Prevention Act (TCPA) – Do Not Call

Chapter Overview

Overview of the Telemarketing and Consumer Fraud Abuse Prevention Act The Purpose of the Telemarketing and Consumer Fraud Abuse Prevention Act The History of the Telemarketing and Consumer Fraud Abuse Prevention Act Complying With the Telemarketing and Consumer Fraud Abuse Prevention Act

Telemarketing and Consumer Fraud Abuse Prevention Act Penalties Chapter Review

Chapter 9 – Telemarketing Sales Rule (TSR)

Chapter Overview

Overview of the Telemarketing Sales Rule
The Purpose of the Telemarketing Sales Rule
The History of the Telemarketing Sales Rule
Complying With the Telemarketing Sales Rule
Telemarketing Sales Rule Penalties
Chapter Review

Chapter 10 – Controlling the Assault of Non-Solicited Pornography And Marketing Act (CANSPAM Act) – Do Not Email

Chapter Overview
Overview of the CANSPAM Act
The Purpose of the CANSPAM Act
The History of the CANSPAM Act



Complying With the CANSPAM Act CANSPAM Act Penalties Chapter Review

Chapter 11 – Junk Fax Prevention Act (JFPA) – Do Not Fax

Chapter Overview
Overview of the Junk Fax Prevention Act
The Purpose of the Junk Fax Prevention Act
The History of the Junk Fax Prevention Act
Complying With the Junk Fax Prevention Act
Junk Fax Prevention Act Penalties
Chapter Review

<u>Unit 4 – Credit Laws and Regulations</u>

Chapter 1 – Overview of Credit Laws and Regulations

Chapter Overview
The Purpose of Credit and Regulations
Introduction to Credit Laws and Regulations
Chapter Review

Chapter 2 - Regulation Z: Truth in Lending Act

Chapter Overview
Overview of the Truth in Lending Act
The Purpose of the Truth in Lending Act
The History of the Truth in Lending Act
Complying With the Truth in Lending Act
Truth in Lending Act Finance Charges
Truth in Lending Act Disclosures
Truth in Lending Act Open and Closed End Credit Requirements
Truth in Lending Home Equity Plans
Truth in Lending Act Penalties
Chapter Review

Chapter 3 – Regulation B: Equal Credit Opportunity Act (ECOA)

Chapter Overview
Overview of ECOA
The Purpose of ECOA
The History of ECOA
Complying With ECOA
ECOA Penalties
Chapter Review

Chapter 4 – Regulation C: Home Mortgage Disclosure Act (HMDA)

Chapter Overview Overview of HMDA The Purpose of HMDA



The History of HMDA Complying With HMDA HMDA Penalties Chapter Review

Chapter 5 – Regulation X: Real Estate Settlement Procedures Act (RESPA)

Chapter Overview
Overview of RESPA
The Purpose of RESPA
The History of RESPA
Complying With RESPA
RESPA Exemptions
RESPA Disclosures
RESPA Penalties
Chapter Review

Chapter 6 – Regulation V: Fair Credit Reporting Act (FCRA)

Chapter Overview
Overview of the Fair Credit Reporting Act
The Purpose of the Fair Credit Reporting Act
The History of the Fair Credit Reporting Act
Complying With the Fair Credit Reporting Act
Prescreening
Adverse Actions
Fair Credit Reporting Act Penalties
Chapter Review

Chapter 7 – Fair and Accurate Credit Transactions Act (FACTA)

Chapter Overview
Overview of FACTA
The Purpose of FACTA
The History of FACTA
Complying With FACTA
Identity Theft
FACTA Penalties
Chapter Review

Chapter 8 – Fair Housing Act (FHA)

Chapter Overview
Overview of the Fair Housing Act
The Purpose of the Fair Housing Act
The History of the Fair Housing Act
Complying With the Fair Housing Act
Fair Housing Act Penalties
Chapter Review



Chapter 9 – Regulation F: Fair Debt Collection Practices Act (FDCPA)

Chapter Overview

Overview of the Fair Debt Collection Practices Act The Purpose of the Fair Debt Collection Practices Act The History of the Fair Debt Collection Practices Act Complying With the Fair Debt Collection Practices Act Fair Debt Collection Practices Act Penalties Chapter Review

Chapter 10 – Homeowners Protection Act

Chapter Overview

Overview of the Homeowners Protection Act The Purpose of the Homeowners Protection Act The History of the Homeowners Protection Act Complying With the Homeowners Protection Act Homeowners Protection Act Penalties Chapter Review

Chapter 11 - Flood Laws and Regulations

Chapter Overview

Overview of Flood Laws and Regulations
The Purpose of Flood Laws and Regulations
The History of Flood Laws and Regulations
Complying With the Flood Laws and Regulations
Flood Properties
Flood Insurance
Flood Penalties
Chapter Review

Chapter 12 – Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)

Chapter Overview
Overview of the SAFE Act
The Purpose of the SAFE Act
The History of the SAFE Act
Complying With the SAFE Act
SAFE Act Penalties
Chapter Review

Chapter 13 – Regulation AA: Unfair or Deceptive Acts or Practices

Chapter Overview
Overview of Regulation AA
The Purpose of Regulation AA
The History of Regulation AA
Complying With Regulation AA
Regulation AA Penalties
Chapter Review



Chapter 14 – Credit Card Accountability Responsibility and Disclosure Act (Credit CARD Act)

Chapter Overview
Overview of the Credit CARD Act
The Purpose of the Credit CARD Act
The History of the Credit CARD Act
Complying With the Credit CARD Act
Credit CARD Act Penalties
Chapter Review

Chapter 15 – Higher Education Opportunity Act (HEOA)

Chapter Overview
Overview of the Higher Education Opportunity Act
The Purpose of the Higher Education Opportunity Act
The History of the Higher Education Opportunity Act
Complying With the Higher Education Opportunity Act
Higher Education Opportunity Act Penalties
Chapter Review

Chapter 16 - Regulation M: Consumer Leasing Act

Chapter Overview
Overview of Regulation M
The Purpose of Regulation M
The History of Regulation M
Complying With Regulation M
Regulation M Penalties
Chapter Review

Chapter 17 – Regulation O: Insider Lending

Chapter Overview
Overview of Regulation O
The Purpose of Regulation O
The History of Regulation O
Complying With Regulation O
Regulation O Penalties
Chapter Review

Chapter 18 – Servicemembers Civil Relief Act (SCRA)

Chapter Overview Overview of SCRA The Purpose of SCRA The History of SCRA Complying With SCRA SCRA Penalties Chapter Review



Chapter 19 – Regulation T: Credit by Brokers and Dealers

Chapter Overview
Overview of Regulation T
The Purpose of Regulation T
The History of Regulation T
Complying With Regulation T
Regulation T Penalties
Chapter Review

Chapter 20 – Regulation U: Credit for Margin Stock

Chapter Overview
Overview of Regulation U
The Purpose of Regulation U
The History of Regulation U
Complying With Regulation U
Regulation U Penalties
Chapter Review

Chapter 21 – Regulation FF: Obtaining and Using Medical Information in Connection with Credit

Chapter Overview
Overview of Regulation FF
The Purpose of Regulation FF
The History of Regulation FF
Complying With Regulation FF
Regulation FF Penalties
Chapter Review

Chapter 22 – Regulation X: Borrowers of Securities Credit

Chapter Overview
Overview of Regulation X
The Purpose of Regulation X
The History of Regulation X
Complying With Regulation X
Regulation X Penalties
Chapter Review

Chapter 23 – Alternative Mortgage Transaction Parity Act (AMPTA)

Chapter Overview
Overview of AMPTA
The Purpose of AMPTA
The History of AMPTA
Complying With AMPTA
AMPTA Penalties
Chapter Review

Chapter 24 – Mortgage Acts and Practices—Advertising



Chapter Overview

Overview of Mortgage Acts and Practices—Advertising The Purpose of Mortgage Acts and Practices—Advertising The History of Mortgage Acts and Practices—Advertising Complying With Mortgage Acts and Practices—Advertising Mortgage Acts and Practices—Advertising Penalties Chapter Review

Chapter 25 - Mortgage Assistance Relief Services

Chapter Overview

Overview of Mortgage Assistance Relief Services The Purpose of Mortgage Assistance Relief Services The History of Mortgage Assistance Relief Services Complying With Mortgage Assistance Relief Services Mortgage Assistance Relief Services Penalties Chapter Review

Chapter 26 – Real Estate Appraisal Regulations

Chapter Overview

Overview of Real Estate Appraisal Regulations The Purpose of Real Estate Appraisal Regulations The History of Real Estate Appraisal Regulations Complying With Real Estate Appraisal Regulations Real Estate Appraisal Regulations Penalties Chapter Review

Chapter 27 – Limitations on Terms of Consumer Credit Extended to Service Members and Dependents

Chapter Overview

Overview of Limitations on Terms of Consumer Credit Extended to Service Members and Dependents

The Purpose of Limitations on Terms of Consumer Credit Extended to Service Members and Dependents

The History of Limitations on Terms of Consumer Credit Extended to Service Members and Dependents

Complying With Limitations on Terms of Consumer Credit Extended to Service Members and Dependents

Limitations on Terms of Consumer Credit Extended to Service Members and Dependents Penalties

Chapter Review

Chapter 28 - Protecting Tenants at Foreclosure Act

Chapter Overview

Overview of the Protecting Tenants at Foreclosure Act The Purpose of the Protecting Tenants at Foreclosure Act The History of the Protecting Tenants at Foreclosure Act Complying With the Protecting Tenants at Foreclosure Act



Protecting Tenants at Foreclosure Act Penalties Chapter Review

<u>Unit 5 – Deposits Laws and Regulations</u>

Chapter 1 – Overview of Deposit Laws and Regulations

Chapter Overview

The Purpose of Deposit Laws and Regulations

Introduction to Deposit Laws and Regulations

Chapter Review

Chapter 2 - Regulation CC: Expedited Funds Availability Act

Chapter Overview

Overview of Regulation CC

The Purpose of Regulation CC

The History of Regulation C

Complying With Regulation CC

Regulation CC Hold Policies

Regulation CC Disclosures

Regulation CC Penalties

Chapter Review

Chapter 3 – Check 21

Chapter Overview

Overview of Check 21

The Purpose of Check 21

The History of Check 21

Complying With Check 21

Check 21 Substitute Checks

Check 21 Warranties and Indemnities

Check 21 Recredits

Check 21 Penalties

Chapter Review

Chapter 4 - Regulation DD: Truth in Savings Act

Chapter Overview

Overview of Truth in Savings

The Purpose of Truth in Savings

The History of Truth in Savings

Complying With Truth in Savings

Truth in Savings Penalties

Chapter Review

Chapter 5 - FDIC Deposit Insurance

Chapter Overview

Overview of FDIC Deposit Insurance

The Purpose of FDIC Deposit Insurance



The History of FDIC Deposit Insurance Complying With FDIC Deposit Insurance FDIC Deposit Insurance Penalties Chapter Review

Chapter 6 – Regulation E: Electronic Funds Transfer Act

Chapter Overview
Overview of Regulation E
The Purpose of Regulation E
The History of Regulation E
Complying With Regulation E
Regulation E Penalties
Chapter Review

Chapter 7 – Regulation D: Reserve Requirements of Depository Institutions

Chapter Overview
Overview of Regulation D
The Purpose of Regulation D
The History of Regulation D
Complying With Regulation D
Regulation D Penalties
Chapter Review

Chapter 8 – Federal Benefit Payment Garnishment Rule

Chapter Overview
Overview of Federal Benefit Payment Garnishment Rule
The Purpose of Federal Benefit Payment Garnishment Rule
The History of Federal Benefit Payment Garnishment Rule
Complying With Federal Benefit Payment Garnishment Rule
Federal Benefit Payment Garnishment Rule Penalties
Chapter Review

Chapter 9 – Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance

Chapter Overview
Overview of Regulation I
The Purpose of Regulation I
The History of Regulation I
Complying With Regulation I
Regulation I Penalties
Chapter Review



Unit 6 – Community Reinvestment Act (CRA)

Chapter 1 – Overview of Community Reinvestment Act Laws and Regulations

Chapter Overview

The Purpose of Community Reinvestment Act Laws and Regulations Introduction to Community Reinvestment Act Laws and Regulations Chapter Review

Chapter 2 – Regulation BB: Community Reinvestment Act (CRA)

Chapter Overview
Overview of CRA
The Purpose of CRA
The History of CRA
Complying With CRA
CRA Penalties
Chapter Review

Chapter 3 – Regulation G: Community Reinvestment Act (CRA) Sunshine Act

Chapter Overview
Overview of Regulation G
The Purpose of Regulation G
The History of Regulation G
Complying With Regulation G
Regulation G Penalties
Chapter Review

Chapter 4 – Interstate Branching and Banking Efficiency Act Chapter Overview

Chapter Overview

Overview of the Interstate Branching and Banking Efficiency Act The Purpose of the Interstate Branching and Banking Efficiency Act The History of the Interstate Branching and Banking Efficiency Act Complying With the Interstate Branching and Banking Efficiency Act Interstate Branching and Banking Efficiency Act Penalties Chapter Review



Unit 7 – Bank Operations Laws and Regulations

Chapter 1 – Overview of Bank Operations Laws and Regulations

Chapter Overview

The Purpose of Bank Operations Laws and Regulations Introduction to Bank Operations Laws and Regulations Chapter Review

Chapter 2 – Dodd-Frank Wall Street Reform and Consumer Protection Act

Chapter Overview

Overview of the Dodd-Frank Wall Street Reform and Consumer Protection Act The Purpose of the Dodd-Frank Wall Street Reform and Consumer Protection Act

The History of the Dodd-Frank Wall Street Reform and Consumer Protection Act

Complying With the Dodd-Frank Wall Street Reform and Consumer Protection Act

Financial Stability Act

Orderly Liquidation Authority

Enhancing Financial Institution Safety and Soundness Act

Private Fund Investment Advisers Registration

Federal Insurance Office Act

Bank and Savings Association Holding Company and Depository Institution

Regulatory Improvements Act

Volcker Rule

Wall Street Transparency and Accountability Act

Payment, Clearing, and Settlement Supervision Act

Investor Protections and Improvements to the Regulation of Securities

Consumer Financial Protection Act

Improving Access to Mainstream Financial Institutions Act

Pay It Back Act

Mortgage Reform and Anti-Predatory Lending Act

Dodd-Frank Wall Street Reform and Consumer Protection Act Transactions

Penalties

Chapter Review

Chapter 3 – Emergency Economic Stabilization Act

Chapter Overview

Overview of the Emergency Economic Stabilization Act

The Purpose of the Emergency Economic Stabilization Act

The History of the Emergency Economic Stabilization Act

Complying With the Emergency Economic Stabilization Act

Emergency Economic Stabilization Act Penalties

Chapter Review

Chapter 4 – Anti-Tying and Inter-Affiliate Transactions Laws and Regulations



Chapter Overview

Overview of Anti-Tying and Inter-Affiliate Transactions The Purpose of Anti-Tying and Inter-Affiliate Transactions The History of Anti-Tying and Inter-Affiliate Transactions Complying With Anti-Tying and Inter-Affiliate Transactions Anti-Tying and Inter-Affiliate Transactions Penalties Chapter Review

Chapter 5 - Retail Sales of Non-Deposit Investment Products

Chapter Overview

Overview of Retail Sales of Non-Deposit Investment Products The Purpose of Retail Sales of Non-Deposit Investment Products The History of Retail Sales of Non-Deposit Investment Products Complying With Retail Sales of Non-Deposit Investment Products Retail Sales of Non-Deposit Investment Products Penalties Chapter Review

Chapter 6 – Bank Protection Act

Chapter Overview
Overview of the Bank Protection Act
The Purpose of the Bank Protection Act
The History of the Bank Protection Act
Complying With the Bank Protection Act
Bank Protection Act Penalties
Chapter Review

Chapter 7 - Bank Bribery Act

Chapter Overview
Overview of the Bank Bribery Act
The Purpose of the Bank Bribery Act
The History of the Bank Bribery Act
Complying With the Bank Bribery Act
Bank Bribery Act Penalties
Chapter Review

Chapter 8 – Regulation A: Exceptions from Broker-Dealer requirements

Chapter Overview
Overview of Regulation A
The Purpose of Regulation A
The History of Regulation A
Complying With Regulation A
Regulation A Penalties
Chapter Review



Chapter 9 – Regulation F: Exceptions from Broker-Dealer requirements

Chapter Overview
Overview of Regulation F
The Purpose of Regulation F
The History of Regulation F
Complying With Regulation F
Regulation F Penalties
Chapter Review

Chapter 10 – Regulation H: Membership of State Banking Institutions in the Federal Reserve System

Chapter Overview
Overview of Regulation H
The Purpose of Regulation H
The History of Regulation H
Complying With Regulation H
Regulation H Penalties

Chapter 11 – Regulation I: Issue and Cancellation of Federal Reserve Bank Capital Stock

Chapter Overview
Overview of Regulation I
The Purpose of Regulation I
The History of Regulation I
Complying With Regulation I
Regulation I Penalties
Chapter Review

Chapter 12 – Regulation J: Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers through Fedwire

Chapter Overview
Overview of Regulation J
The Purpose of Regulation J
The History of Regulation J
Complying With Regulation J
Regulation J Penalties
Chapter Review

Chapter 13 – Regulation K: International Banking Operations

Chapter Overview
Overview of Regulation K
The Purpose of Regulation K
The History of Regulation K
Complying With Regulation K
Regulation K Penalties
Chapter Review



Chapter 14 – Regulation L: Management Official Interlocks

Chapter Overview
Overview of Regulation L
The Purpose of Regulation L
The History of Regulation L
Complying With Regulation L
Regulation L Penalties
Chapter Review

Chapter 15 – Regulation N: Relations with Foreign Banks and Bankers

Chapter Overview
Overview of Regulation N
The Purpose of Regulation N
The History of Regulation N
Complying With Regulation N
Regulation N Penalties
Chapter Review

Chapter 16 – Regulation R: Exceptions from Broker-Dealer requirements

Chapter Overview
Overview of Regulation R
The Purpose of Regulation R
The History of Regulation R
Complying With Regulation R
Regulation R Penalties
Chapter Review

Chapter 17 – Regulation S: Financial Records Reimbursement

Chapter Overview
Overview of Regulation S
The Purpose of Regulation S
The History of Regulation S
Complying With Regulation S
Regulation S Penalties
Chapter Review

Chapter 18 – Regulation EE: Netting Eligibility for Financial Institution

Chapter Overview
Overview of Regulation EE
The Purpose of Regulation EE
The History of Regulation EE
Complying With Regulation EE
Regulation EE Penalties



Chapter Review

Chapter 19 – Regulation II: Debit Card Interchange Fees and Routing

Chapter Overview
Overview of Regulation II
The Purpose of Regulation II
The History of Regulation II
Complying With Regulation II
Regulation II Penalties
Chapter Review

Chapter 20 – Regulation GG: Unlawful Internet Gambling Enforcement Act

Chapter Overview
Overview of Regulation GG
The Purpose of Regulation GG
The History of Regulation GG
Complying With Regulation GG
Regulation GG Penalties
Chapter Review

Chapter 21 – Branch Closing Notices and Policies

Chapter Overview
Overview of Branch Closing Notices and Policies
The Purpose of Branch Closing Notices and Policies
The History of Branch Closing Notices and Policies
Complying With Branch Closing Notices and Policies
Regulation Branch Closing Notices and Policies Penalties
Chapter Review

Chapter 22 – Consumer Protection in Sales of Insurance

Chapter Overview

Overview of Consumer Protection in Sales of Insurance The Purpose of Consumer Protection in Sales of Insurance The History of Consumer Protection in Sales of Insurance Complying With Consumer Protection in Sales of Insurance Consumer Protection in Sales of Insurance Penalties Chapter Review

Chapter 23 – Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) Civil Money Penalties

Chapter Overview Overview of FIRREA Civil Money Penalties The Purpose of FIRREA Civil Money Penalties The History of FIRREA Civil Money Penalties FIRREA Civil Money Penalties



Chapter Review

Chapter 24 – Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

Chapter Overview
Overview of UDAAP
The Purpose of UDAAP
The History of UDAAP
Complying With UDAAP
UDAAP Penalties
Chapter Review

Chapter 25 – Anti-Boycott Regulations

Chapter Overview

Overview of Anti-Boycott Regulations
The Purpose of Anti-Boycott Regulations
The History of Anti-Boycott Regulations
Complying With Anti-Boycott Regulations

Anti-boycott: Refusing to Do Business Anti-boycott: Discriminatory Actions

Anti-boycott: Reporting

Anti-Boycott Regulations Penalties

Chapter Review

Chapter 26 – ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (E-SIGN Act)

Chapter Overview
Overview of the E-Sign Act
The Purpose of the E-Sign Act
The History of the E-Sign Act
Complying With the E-Sign Act
E-Sign Act Regulations Penalties
Chapter Review

Chapter 27 – Garnishment of Accounts Containing Federal Benefit Payments

Chapter Overview

Overview of Garnishment of Accounts Containing Federal Benefit Payments The Purpose of Garnishment of Accounts Containing Federal Benefit Payments

The History of Garnishment of Accounts Containing Federal Benefit Payments Complying With Garnishment of Accounts Containing Federal Benefit Payments

Garnishment of Accounts Containing Federal Benefit Payments Regulations Penalties

Chapter Review



Chapter 28 – Securities Laws and Regulations

Chapter Overview
Overview of Securities Laws and Regulations
The Purpose of Securities Laws and Regulations
The History of Securities Laws and Regulations
Complying With the Securities Act of 1933
Complying With the Securities and Exchange Act of 1934
Securities Laws and Regulations Penalties
Chapter Review