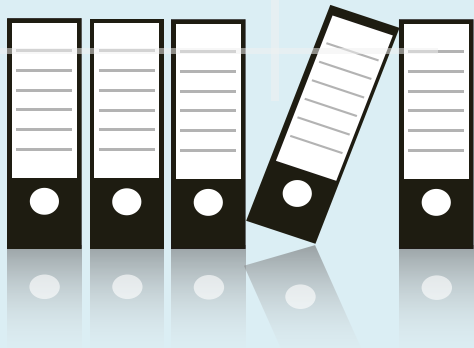


BRANCH NOTICES & POSTERS - CHECKLIST -



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10/06/2021

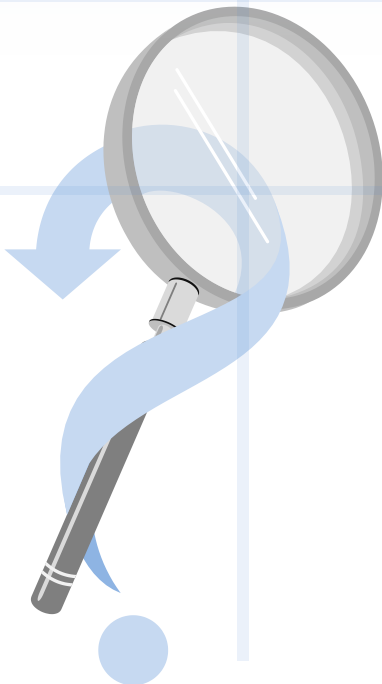
Branch Notices & Posters

Various regulations and rules require financial institutions to post certain notices and posters in their offices, branches, and at their ATMs.

Checklist Coverage – This checklist can be used as a resource in auditing, monitoring, or implementing federal compliance-related notices and posters for your branches and ATMs. It is not intended to serve as a resource for employee-related signage requirements and other notices required by state law.

Checklist

Branch Notices & Posters Review



Regulations and/or supervisory guidance should be consulted for additional information related to detailed specifics.

Branch Notices & Posters Review

Institution: _____

Branch Location: _____

Or, ATM Location: _____

Notices & Posters –

Notice or Poster	Information	Citation or Reference	Posted?
ATM Surcharge Notice	An ATM operator that imposes a fee for initiating an EFT or balance inquiry must provide a notice of the imposition of the fee that discloses the amount. The notice must be shown on the ATM screen or provided on paper before the consumer is committed to paying the fee.	12 CFR 1005.16	Circle One: Yes No NA Notes:
Branch Closing Notice	An FDIC insured depository institution that is proposing to close a branch shall post a notice at least 30 days prior to closing.	Interagency Policy Stmt.	Circle One: Yes No NA Notes:
CIP Notice	A customer identification notice must be provided in a manner reasonably designed to ensure that a customer is able to view the notice or is otherwise given notice, before opening an account.	31 CFR 1020.220	Circle One: Yes No NA Notes:
CRA Notice	A public CRA notice is to be posted as directed by applicable regulation, generally in the public office of the main office and in each branch.	FDIC 12 CFR 345.44 FRB 12 CFR 228.44 OCC 12 CFR 25.30	Circle One: Yes No NA Notes:
Equal Housing Poster	Institutions engaged in any loan secured by a dwelling or involved in real estate-lending shall conspicuously display the poster in a central location where deposits are received or where such loans are made. Minimum size – 11" x 14".	FDIC 12 CFR 338.4 HUD 24 CFR 110.25 NCUA 12 CFR 701.31 OCC 12 CFR 128.5	Circle One: Yes No NA Notes:
FDIC Official Sign	Each FDIC insured institution shall continuously display the official sign at each station or window where insured deposits are usually received in the institution's principal place of business and in all its branches.	12 CFR 328.2	Circle One: Yes No NA Notes:

Financial Statement	Federal Credit Unions must post their financial statement according to their bylaws. The financial officer is to post a copy of the statement in a conspicuous place in the office of the credit union within 20 days after the close of each month.	12 CFR 701 App A Article VII - Section 6	Circle One: Yes No NA Notes:
Funds Availability Notice	Banks, including insured credit unions, shall post a notice where its employees receive deposits to consumer accounts that sets forth the time periods applicable to the availability of those deposited funds. Banks shall post or provide a notice at ATMs that funds deposited in the ATM may not be available for immediate withdrawal. A bank that operates an off-premises ATM from which deposits are removed not more than two times each week shall disclose at or on the ATM the days such deposits will be considered received.	12 CFR 229.18	Circle One: Yes No NA Notes:
HMDA Notice	A financial institution shall post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office physically located in each MSA and each MD.	12 CFR 1003.5	Circle One: Yes No NA Notes:
Meetings of Members	Federal Credit Unions must give notice of their annual meeting of members according to their bylaws. The secretary is to give notice of the annual meeting by posting the notice in a conspicuous place in the office of the credit union where members may read it at least 30 days before the meeting.	12 CFR 701 App A Article IV	Circle One: Yes No NA Notes:
NCUA Official Sign	Each NCUA insured credit union must continuously display the NCUA official sign at each station or window where insured account funds or deposits are normally received in its principal place of business and in all its branches.	12 CFR 740.4	Circle One: Yes No NA Notes:
Other:			Circle One: Yes No NA Notes:

Completion:

Completed By:	
Completion Date:	
Additional Notes:	