

NASCUS CUES Conference

May 23, 2017

DCU Compliance Exam Manual

<http://www.dfi.wa.gov/credit-unions/for-credit-unions/consumer-compliance-exam-manual>

DCU Bulletin, Compliance Exams: B-17-04

<http://www.dfi.wa.gov/sites/default/files/credit-unions/bulletins/B-17-04.pdf>

DCU Bulletin, Examination Focus for 2017: B-17-01

<http://www.dfi.wa.gov/sites/default/files/credit-unions/bulletins/B-17-01.pdf>

DCU Bulletin, Website Compliance Exams: B-16-21

<http://www.dfi.wa.gov/sites/default/files/credit-unions/bulletins/B-16-21.pdf>

CFPB

CFPB Sues TCF National Bank for Tricking Consumers Into Costly Overdraft Service, January 19, 2017

<http://www.consumerfinance.gov/about-us/newsroom/cfpb-sues-tcf-national-bank-tricking-consumers-costly-overdraft-service/>

CFPB Compliance Bulletin 2016-03- Production Incentives

<https://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/cfpb-compliance-bulletin-2016-03-detecting-and-preventing-consumer-harm-from-production-incentives>

Consumer Response Annual Report 2016

Top three areas for complaints: debt collection, credit reporting, mortgage issues

https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201703_cfpb_Consumer-Response-Annual-Report-2016.PDF

NCUA Regulatory Alerts-

[16-RA-07](#) – Prepaid Accounts under the Electronic Fund Transfer Act (Regulation E) and the Truth in Lending Act (Regulations Z) (

[17-RA-01](#) – 2016 Mortgage Servicing Rule and Fair Debt Collection Practices Act Interpretive Rule

[17-RA-02](#) – Home Mortgage Disclosure Act Data Collection Requirements for Calendar Year 2017

16-RA-04 – Complying with the Military Lending Act Regulation

<https://www.ncua.gov/Legal/Documents/Regulatory%20Alerts/RA2016-04-Enclosure-Complying-with-Changes-Military-Lending.pdf>

NCUA Letters to Credit Unions

LTCU 17-02 Risk Focused Examinations and Compliance Risk

<https://www.ncua.gov/regulation-supervision/Pages/policy-compliance/communications/letters-to-credit-unions/2017/02.aspx>

Compiled by:

Margaret Esola
Financial Legal Examiner
Department of Financial Institutions,
Division of Credit Unions
PO Box 41200
Olympia WA 98504
(360) 970-0349

Margaret.esola@dfi.wa.gov