

Examiner's Guide

TABLE OF CONTENTS

Risk-Focused Program.....	Chapter 1
Scope Development and Planning	Chapter 2
Risk Indicators	Attachment 2.1
Total Analysis Process.....	Chapter 3
Internal Controls	Chapter 4
Conflicting Management Positions.....	Appendix 4A
Information System Reports	Appendix 4B
Supervisory Committee.....	Chapter 5
Opinion Audits.....	Appendix 5A
Examination of Internal Control Over Call Reporting By A CPA	Appendix 5B
Agreed Upon Procedures Engagements.....	Appendix 5C
Non Opinion Audits.....	Appendix 5D
Information Systems and Technology.....	Chapter 6
Internet and e-Commerce	Appendix 6A
Management.....	Chapter 7
General Ledger.....	Chapter 8
Cash Analysis.....	Chapter 9
Wire Transfers	Appendix 9A
Automated Clearing House Network.....	Appendix 9B
Item Processing	Appendix 9C
Loans - General Loan Review Part 1	Chapter 10/1
Loans - Credit Risk, Delinquency, & Charge Offs Part 2.....	Chapter 10/2
Loan Types.....	Appendix 10A
Glossary of Loan Terms.....	Appendix 10B
Member Business Loan Financial Ratios.....	Appendix 10C
Sample IDFP Agreements.....	Appendix 10D
Real Estate Loan Documentation Checklist.....	Appendix 10E
Allowance for Loan and Lease Losses.....	Chapter 11
ALLL Facts, Questions, and Answers	Appendix 11A
Investment Analysis.....	Chapter 12
Glossary of Investment Terms	Appendix 12A
Asset Liability Management (ALM) Part 1	Chapter 13/1
ALM-Interest Rate Risk Part 2	Chapter 13/2
ALM-Liquidity Risk Part 3	Chapter 13/3
Interest Rate Risk Measurement Tools	Appendix 13A
Discounting Cash Flows	Appendix 13B
Glossary of ALM Terms	Appendix 13C
Share Structure.....	Chapter 14

Types of Share Accounts	Appendix 14A
Share Account Red Flags	Appendix 14B
Profitability	Chapter 15
Net Worth and Other Equity Accounts	Chapter 16
Prompt Corrective Action Part 1	Chapter 17/1
PCA - Risk-Based Net Worth Requirement Part 2	Chapter 17/2
Weighted Average Life	Appendix 17A
NWRP Sample Format	Appendix 17B
Regulatory Compliance.....	Chapter 18
Bank Secrecy Act (BSA)	Appendix 18A
RegFlex	Appendix 18B
Money Laundering Red Flags	Attachment 18.1
Consumer Compliance.....	Chapter 19
Credit Practices Rule.....	Appendix 19A
Equal Credit Opportunity Act (ECOA)	Appendix 19B
Home Mortgage Disclosure Act (HMDA).....	Appendix 19C
Expedited Funds Availability Act.....	Appendix 19D
Children's Online Privacy Protection Act (COPPA).....	Appendix 19E
Electronic Funds Transfer Act	Appendix 19F
E-Sign Act.....	Appendix 19G
Fair Credit Reporting Act (FCRA)	Appendix 19H
Fair Debt Collection Practices Act (FDCPA)	Appendix 19I
Fair Housing Act (FHA)	Appendix 19J
Flood Disaster Protection Act (FDPA)	Appendix 19K
Home Owners Protection Act (HOPA).....	Appendix 19L
Consumer Leasing.....	Appendix 19M
Privacy	Appendix 19N
Real Estate Settlement Procedures Act.....	Appendix 19O
Right to Financial Privacy Act (RFPA)	Appendix 19P
Soldiers' and Sailors' Civil Relief Act.....	Appendix 19Q
Home Ownership and Equity Protection Act (HOEPA).....	Appendix 19R
Truth in Lending Act.....	Appendix 19S
Truth in Savings Act	Appendix 19T
Report Writing	Chapter 20
AIRE Reports.....	Appendix 20A
Joint Conference/Exit Meeting	Chapter 21
Examination Evaluation and Review Policy.....	Chapter 22
DOS Review and SE Evaluation Forms	Appendix 22A
State Credit Union Report Reviews.....	Appendix 22B
State Examination Report Review Summary.....	Attachment 22.1
Low-Income Credit Unions.....	Chapter 23
Shared Branch.....	Chapter 24
Shared Branch CUSO	Appendix 24A
Shared Branch CUSO Review Procedures	Appendix 24B

Credit Union Service Organizations	Chapter 25
Sample CUSO Review.....	Appendix 25A
Financial Liquidity Ratios.....	Appendix 25B
Federally Insured State-Chartered Credit Unions (FISCUs).....	Chapter 26
Application and Agreement for Insurance	Appendix 26A
Shortages.....	Chapter 27
Warning Signals.....	Appendix 27A
Bond Coverage.....	Chapter 28
Special Assistance, Letters of Understanding And Agreement, Conservatorships, and Special Actions	Chapter 29
Administrative Actions	Chapter 30
Liquidations	Chapter 31