

LEGAL DEPARTMENT PUBLICATIONS MASTER INDEX

This “**Master Index**” contains references to the 2017 and 2016 Legal Updates (LU **, page #), as well as the 2017 Lending Fundamentals (LF, page #) book; the 2017 Operations Manual (OPM, page #), the 2016 Account Documentation (AD, page #) book, and the 2016 Deposit Compliance (DC, page #). This index is divided into the following categories, which are arranged alphabetically for easy reference:

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To some degree, topics have been cross-referenced. This Legal Department Publications Master Index, as an Adobe file, *is searchable electronically*, by clicking on the binoculars in the toolbar, and entering a search word.

The index includes reference to *all* stand-alone memos, *all* tidbits, and *all* bank-related cases. The index does not list every item listed in the Regulatory Mailing and State Legislation sections, but rather refers only to selected key topics of continuing interest (or items which provide background and understanding).

Legal Update books published prior to 2017/2016 are now obsolete, and still-relevant information has been incorporated into the most current edition of at least one of the following: Account Documentation Manual, Lending Fundamentals Manual, or the Operations Manual.

Prepared November 2017 by:

KBA Legal Department Staff:

Connie Sherer, Paralegal
Koren Kabriel, Legal Administrative Assistant

csherer@ksbankers.com
kkabriel@ksbankers.com

For additional assistance, contact the KBA Legal Department at:

785-232-3444 phone
785-272-7836 fax

Cites in this index refer to the corresponding manual as follows:

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Account Documentation Manual:	AD	16,	page #
Deposit Compliance Manual:	DC	16,	page #
Legal Update Book:	LU	17,	page #
	LU	16,	page #
Lending Fundamentals Manual:.....	LF	17,	page #
Operations Manual:.....	OPM	17,	page #

LEGEND

AAI.....	All Appropriate Inquiry
ACH.....	Automated Clearing House
ADA.....	Americans with Disabilities Act
ATM.....	Automated Teller Machines
BOLI.....	Bank Owned Life Insurance
BSA.....	Bank Secrecy Act
CAMELS.....	Capital, Asset Quality, Management, Earnings, Liquidity, Sensitivity
CAN SPAM.....	Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003
CD.....	Certificate of Deposit
CDARS.....	Certificate of Deposit Account Registry Service
CERCLA.....	Comprehensive Environmental Response, Compensation and Liability Act
CFPB.....	Consumer Financial Protection Bureau
CHARMS.....	Consumer Handbook of Adjustable Rate Mortgages
CIP.....	Customer Identification Program
CRA.....	Community Reinvestment Act
CTR.....	Currency Transaction Report
DBA.....	Doing Business As
DFA.....	Dodd-Frank Act
ECOA.....	Equal Credit Opportunity Act
EFT.....	Electronic Funds Transfer
EIN.....	Employer Identification Number
FACTA.....	Fair and Accurate Transactions Act of 2003 (FACT Act)
FAS(B).....	Financial Accounting Standards (Board)
FBI.....	Federal Bureau of Investigation
FCRA.....	Fair Credit Reporting Act
G-L-B.....	Gramm-Leach-Bliley Act
GAP.....	Guaranteed Auto Protection
HELOC.....	Home Equity Line of Credit
HMDA.....	Home Mortgage Disclosure Act
HOEPA.....	Home Ownership and Equity Protection Act
HSA.....	Health Savings Account
HUD.....	Housing and Urban Development
ILC.....	Industrial Loan Company
IOLTA.....	Interest on Lawyer Trust Account
IRA.....	Individual Retirement Account
IRS.....	Internal Revenue Service
ITIN.....	Individual Taxpayer Identification Number
LLC.....	Limited Liability Company
LLP.....	Limited Liability Partnership
LP.....	Limited Partnership
MMDA.....	Money Market Demand Account
MSB.....	Money Service Businesses
NACHA.....	National Automated Clearing House Association
NOSI.....	Notice of Security Interest
NOW Account.....	Negotiable Order of Withdrawal Account
OREO.....	Other Real Estate Owned
PIN.....	Personal Identification Number
PMI.....	Private Mortgage Insurance
POA.....	Power of Attorney
POD.....	Payable on Death
RA 9.....	Revised Article 9
RESPA.....	Real Estate Settlement Procedures Act
SAR.....	Suspicious Activity Report

SCRA	Servicemembers Civil Relief Act
SRS	Social and Rehabilitation Services
SSN	Social Security Number
TIL	Truth In Lending
TIN	Taxpayer Identification Number
TIS	Truth In Savings
TRID	Truth in Lending Act/RESPA Integration Disclosure
TTL	Treasury Tax and Loan
UCC	Uniform Commercial Code
UCCC	Uniform Consumer Credit Code
UCP	Uniform Customs and Practice for Documentary Credits
UPA	Unclaimed Property Act
USERRA	Uniformed Services Employment and Re-employment Rights Act of 1994
USPAP	Uniform Standards of Professional Appraisal Practice
UTMA	Uniform Transfer to Minors Act
VA	Veterans Affairs Veterans Administration
VSI	Vendor's Single-Interest Insurance

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