

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
Flood	Flagstar Bank, FSB, Troy, MI	<p>At the 2020 examination of the Bank’s Flood Act compliance program, the OCC:</p> <ul style="list-style-type: none"> • Identified violations of Flood Act requirements to: <ul style="list-style-type: none"> ○ Make, increase, extend, or renew loans secured by properties in special flood hazard areas only after obtaining proof of adequate insurance; ○ Timely pay flood insurance premiums collected in escrow; ○ Provide timely and adequate notices to customers for loans secured by properties in special flood hazard areas, including if a change in servicer occurs; and ○ Provide borrowers with notice of inadequate Flood Act insurance and force place adequate insurance if not obtained by the borrower in 45 days. • Determined that the Bank’s Flood Act risk assessment, internal controls, and training, along with its inadequate third-party risk management program over its loan servicing, led to the various violations. 	CMP	OCC	11/28/21	CMP: \$3,620,000

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Flood	Nebraska State Bank, Oshkosh, NE	<p>The Bank has engaged in a pattern or practice of committing violations of the FDPA and the notice requirements under section 1364 of 2 the National Flood Insurance Act of 1968, 42 U.S.C. § 4104a, and Part 339 of the FDIC’s Rules and Regulations, 12 C.F.R. Part 339, because the Bank:</p> <ul style="list-style-type: none"> a) made, increased, extended, or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance; b) made, increased, extended or renewed a loan secured by a building or mobile home located or to be located in a special flood hazard area without providing timely notice to the borrower and/or the servicer as to whether flood insurance was available for the collateral; and c) failed to comply with proper procedures for force-placing flood insurance in instances where the collateral was not covered by flood insurance at some time during the term of the loan. 	CMP	FDIC	11/15/21	CMP: \$6,500

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MLA	FirstCash, Inc., and Cash America West, Inc.	<p>The CFPB alleges that</p> <ul style="list-style-type: none"> • FirstCash and Cash America West made over 3,600 pawn loans out of four of its stores to more than 1,000 covered borrowers that violated prohibitions of the MLA by imposing a MAPR greater than the MLA’s 36% cap; using loan agreements requiring arbitration in the case of a dispute; and without making required loan disclosures. • FirstCash has, together with Cash America West and other wholly owned subsidiaries, made additional pawn loans in violation of the MLA from stores in these and other states. <p>In 2013, the CFPB ordered Cash America International, Inc. to halt its misconduct against military families, prohibiting Cash America and its successors from violating the MLA.</p> <ul style="list-style-type: none"> • FirstCash is a successor to Cash America and therefore subject to the 2013 order. • In this action, the CFPB alleges that FirstCash’s violations of the MLA violated the prohibitions of the CFPB’s 2013 order and consequently the Consumer Financial Protection Act of 2010. 	Civil Action	CFPB	11/12/21	Seeks Redress and CMP

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
FHA	Trustmark National Bank	The Bank did not provide equal access to credit to residents seeking mortgage loans in majority-minority census tracts (“MMCTs”) and high-majority census tract (“HMCTs”) in the Memphis, Tennessee-Mississippi-Arkansas Metropolitan Statistical Area (“Memphis MSA”).	CMP	OCC/CFPB	10/22/21	CMP: \$4,000,000
UDAAP	American Advisors Group	<p>AAG, based in Irvine, California, is the nation’s largest provider of reverse mortgages.</p> <ul style="list-style-type: none"> • In 2016, the CFPB issued an administrative consent order against AAG to address the Bureau’s finding that AAG used deceptive advertisements, including falsely claiming that consumers could not lose their homes. • In this action, the CFPB alleged that in marketing its reverse mortgage product, AAG inflated consumers’ estimated home values to entice them to enter into negotiations to open a reverse mortgage with the company and falsely reassured consumers that AAG made “every attempt to ensure the home value information provided is reliable,” when in fact it did not. The CFPB alleged that this conduct was deceptive under the CFPB and violated the 2016 consent order. 	CMP	CFPB	10/8/21	Damages \$173,400 CMP \$1,100,000

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Flood	Pioneer Bank, Mapleton, Minnesota	The bank violated 12 C.F.R. § 208.25.	CMP	FRB	10/5/21	CMP: \$11,000
UDAAP	Bank of England, England, AR	The Bank violated Section 5 of the Federal Trade Commission Act, 15 U.S.C. § 45(a)(1). Bank loan officers located in the Bloomfield Michigan loan production office (“LPO”), misrepresenting to consumers that certain Veterans Administration (“VA”) refinance loan terms were available when they were not. The Bank’s misrepresentations at the Bloomfield Michigan LPO regarding terms for VA refinancing loans were deceptive, in violation of Section 5.	CMP	FDIC	10/5/21	CMP: \$129,800.
Flood	Farmers and Merchants Bank, Milford, NE	Bank violated 12 C.F.R. Part 339 because it <ul style="list-style-type: none"> • Made, increased, extended, or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance; and Failed to comply with proper procedures for force-placing flood insurance in instances where the collateral was not covered by flood insurance at some time during the term of the loan.	CMP	FDIC	9/24/21	CMP: \$24,000

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
TILA, RESPA, ESIGN, ECOA, CRA, TISA	Liberty Bank, Inc., Salt lake City, UT	Numerous violations of the Truth in Lending Act, 15 U.S.C. §1601, et seq. (“TILA”), the Real Estate Settlement Procedures Act, 12 U.S.C. §2601, et seq. (“RESPA”), the Electronic Signatures Act, 15 U.S.C. §7001, et seq. (“ESIGN Act”), the Equal Credit Opportunity Act, 15 U.S.C. §1691, et seq. (“ECOA”), the Community Reinvestment Act, 12 U.S.C. §2901, et seq. (“CRA”), and the Truth in Savings Act, 12 U.S.C. §4301 et seq. (“TISA”), and their respective implementing regulations.	C&D	FDIC	9/17/21	Correct all violations. Board must provide oversight of CMS, including written policies and procedures, training and auditing. * Bank was hit with a similar action on 5/26/09

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UDAAP	LendUp Loans, LLC	<p>LendUp is an online lender offering single-payment and installment loans to consumers.</p> <ul style="list-style-type: none"> • The CFPB alleges that LendUp’s brand identity is tied to its marketing claims that, through on-time payments and repeat borrowing, borrowers will accrue points and ascend the “LendUp Ladder,” gaining access to loans with more favorable interest rates or larger loan amounts as consumers reach higher Ladder levels. • In 2016, the CFPB issued an administrative consent order against LendUp to address the Bureau’s finding that LendUp misled consumers about the benefits of its loans. That order prohibits LendUp from misrepresenting the benefits of borrowing from the company. • In this action, the CFPB alleges that, <ul style="list-style-type: none"> ○ Though LendUp claimed that consumers who ascended the LendUp Ladder would gain access to lower interest rates and larger loans, many borrowers did not actually get those benefits. ○ LendUp’s marketing claims were deceptive under the Consumer Financial Protection Act of 2010 and violated the prohibitions of the Bureau’s 2016 order. ○ LendUp failed to timely issue required adverse-action notices and failed to provide accurate denial reasons on its 	Civil Action	CFPB	9/8/2021	Damages \$40,500,000 CMP \$100,000

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		adverse-action notices to thousands of loan applicants, in violation of the Equal Credit Opportunity Act and Regulation B, and that these violations also constitute violations of the CFPA.				
FHA	Cadence Bank	The Bank did not provide equal access to credit to residents seeking first-lien mortgage loans in majority-minority census tracts and majority-Hispanic census tracts in the Bank's Houston Assessment Area.	Consent	OCC	8/27/21	CMP: \$3,000,000, plus numerous corrective actions.
Flood	Washington Federal Bank, NA, Seattle, WA	Bank violated 12 C.F.R. § 22.3(a) which provides that a bank shall not make, increase, extend, or renew any designated loan unless the building or mobile home and any personal property securing the loan is covered by flood insurance for the term of the loan. The amount of insurance must be at least equal to the lesser of the outstanding principal balance of the designated loan or the maximum limit of coverage available for the particular type of property under the Act.	CMP	OCC	8/16/21	CMP: \$40,500

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Flood	Platte Valley Bank, North Bend, NE	Bank violated 12 C.F.R. Part 339 because it <ul style="list-style-type: none"> • Made, increased, extended or renewed a loan secured by a building or mobile home located or to be located in a special flood hazard area without providing notice to the borrower and/or the servicer as to whether flood insurance was available for the collateral; and • Failed to comply with proper procedures for force-placing flood insurance in instances where the collateral was not covered by flood insurance at some time during the term of the loan. 	CMP	FDIC	8/6/21	CMP: \$3,000
Flood	Commercial Bank, Harrogate, Tennessee	The bank violated 12 C.F.R. § 208.25.	CMP	FRB	7/30/21	CMP: \$26,500

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
Flood	Chillicothe State Bank, Chillicothe, MO	Bank violated 12 C.F.R. Part 339 because it: <ul style="list-style-type: none"> • Made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance; • Made, increased, extended or renewed a loan secured by a building or mobile home located or to be located in a special flood hazard area without providing timely notice to the borrower and/or the servicer as to whether flood insurance was available for the collateral; and • Failed to comply with proper procedures for force-placing flood insurance in instances where the collateral was not covered by flood insurance at some time during the term of the loan. 	CMP	FDIC	7/29/21	CMP: \$4,000

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
UDAAP	Green Sky, LLC	GreenSky engaged in origination activity on thousands of loans to consumers who did not request or authorize them and that the company structured its loan origination and servicing program in a manner that enabled the origination of unauthorized loans. This conduct was unfair in violation of the Consumer Financial Protection Act of 2010. The Bureau's order requires GreenSky to refund the accounts or cancel the loans of customers harmed by the conduct up to \$9 million, implement enhanced loan authorization and verification procedures to prevent unauthorized loans from being issued in the future, and pay a civil penalty of \$2.5 million.	CMP	CFPB	7/12/2021	Damages \$9,000,000 CMP \$2,500,000
Flood	Farmers Bank & Trust, Great Bend, KS	Bank violated 12 C.F.R. Part 339 because it made, increased, extended, renewed, sold, or transferred a loan secured by a building or mobile home located or to be located in a special flood hazard area without properly notifying the Administrator of FEMA or their designee	CMP	FDIC	7/8/21	CMP: \$9,500
Flood	First Vision Bank, Tullahoma, Tennessee	The bank violated 12 C.F.R. § 208.25.	CMP_	FRB	6/30/21	CMP: \$8,000

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Telemarketing Sales Rule and Consumer Financial Protection Act	Burlington Financial Group, LLC, Maryland	Burlington Financial and its principals used telemarketing to solicit consumers with false promises that Burlington’s services would eliminate their credit-card debts and improve their credit scores. The Bureau alleged that Burlington and its principals charged advance fees for debt-relief and credit-repair services.	CMP	CFPB	6/28/21	Damages \$30,457,853 CMP: \$150,001
Flood	Limebank, Bolivar, MO	Bank violated 12 C.F.R. Part 339, because it made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without providing timely notice to the borrower and/or the servicer as to whether flood insurance was available for the collateral.	CMP	FDIC	6/17/21	CMP: \$1,000

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Flood	Reliabank Dakota Estelline, South Dakota	Bank violated 12 C.F.R. Part 339 because it: <ul style="list-style-type: none"> • Made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance; • Made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by adequate flood insurance; • Made, increased, extended or renewed a loan secured by a building or mobile home located or to be located in a special flood hazard area without notifying the borrower and/or the servicer whether flood insurance is available for the collateral. 	CMP	FDIC	6/10/21	CMP: \$30,000
Consumer Financial Protection Act	3rd Generation (dba California auto), Inc., Orange, CA	California Auto required its customers to agree that if they had insufficient insurance coverage for their automobiles, they would add "loss-damage-waiver" coverage to their accounts. When a customer's LDW payment was late, California Auto would charge interest on the late payment, but it did not disclose this interest to the customer.	CMP	CFPB	5/21/21	Damages \$565,813 CMP: \$50,000

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Flood	United Bank of Iowa, Ida Grove, IA	Bank violated Part 339 when it : <ul style="list-style-type: none"> • Made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance; • Failed to timely notify the borrower that the borrower should obtain flood insurance, at the borrower’s expense, upon determining that the collateral was not covered by flood insurance at some time during the term of the loan; and • Failed to timely purchase flood insurance on the borrower’s behalf when the borrower failed to do so within 45 days of being advised to obtain adequate flood insurance. 	CMP	FDIC	5/19/21	CMP:\$8,000
UDAP	Umpqua Bank, Roseburg, OR	Bank violated Section 5 of the Federal Trade Commission Act (“Section 5”), 15 U.S.C. § 45(a)(1), in the commercial finance and leasing products issued by its wholly owned subsidiary, Financial Pacific Leasing, Inc., by engaging in deceptive and/or unfair practices related to certain collection fees and collection practices involving excessive or sequential calling, disclosure of debt information to non-borrowers, and failure to abide by requests to cease and desist continued collection calls.	CMP	FDIC	5/6/21	CMP: \$1,800,000

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Mortgage Acts and Practices Advertising Rule and the Truth in Lending Act	Nationwide Equities Corporation, Mahwah, New Jersey	Nationwide Equities misled consumers about how much money they could receive from a reverse mortgage, the fees and costs associated with the products, and the consequences of nonpayment.	CMP	CFPB	4/27/21	CMO: \$140,000
Flood	Bank of the West, San Francisco, CA	The bank violated: <ul style="list-style-type: none"> • 12 C.F.R. § 339.7(a), by failing to notify the borrower that the borrower should obtain flood insurance, at the borrower’s expense, in an amount at least equal to the amount required under §339.3, for the remaining term of the loan, upon determining that the building or mobile home or any personal property securing the designated loan is not covered by flood insurance or is covered by flood insurance in an amount less than the amount required under §339.3; • 12 C.F.R. § 339.7(a), by failing to purchase flood insurance on the borrower’s behalf upon the borrower’s failure to obtain flood insurance within 45 days after notification. 	CMP	FDIC	4/27/21	CMP: \$281,000

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Flood	Heritage Bank, Olympia, WA	The Bank violated 12 C.F.R. § 339.3(a) by failing to obtain adequate flood insurance on buildings and/or the buildings' contents securing designated loans at the time the Bank made, increased, extended, or renewed the loans.	CMP	FDIC	4/23/21	CMP: \$17,000
Flood	The Yellowstone Bank, Laurel, Montana	The bank violated 12 C.F.R. § 208.25.	CMP	FRB	4/20/21	CMP: \$9,500
Consumer Financial Protection Act and Telemarketing Sales Rule	SettleIt, Inc.	SettleIt, Inc. presents itself as an independent debt-settlement company that helps consumers negotiate with creditors like CashCall and LoanMe. But SettleIt is affiliated with CashCall and LoanMe - the same individual owns SettleIt and CashCall, and LoanMe is tied to SettleIt through loans and agreements. The CFPB alleges that SettleIt abused consumers' trust by charging fees to negotiate settlements that favor those companies. The CFPB also alleges that SettleIt steered distressed consumers into taking out expensive loans with CashCall and LoanMe, while hiding the fact that SettleIt took its debt-settlement fees from these loan proceeds. SettleIt kept consumers in the dark about its relationships with CashCall and LoanMe, and it even included language in call scripts saying "we are not owned or operated by any of your creditors."	CMP	CFPB	4/13/21	Damages: \$646,000 CMP: \$750,000

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Flood	The Missouri Bank, Warrenton, Missouri	The bank violated 12 C.F.R. § 208.25.	CMP	FRB	4/8/21	CMP: \$11,000
Fair Debt Collection Practices Act	Yorba Capital Management, LLC, Anaheim, CA	Yorba violated the Fair Debt Collection Practices Act by mailing notices to consumers in an attempt to collect debt that falsely represented that consumers would be sued and that there would be further legal action if the consumers did not pay the debt amount on the notices.	CMP	CFPB	4/6/21	CMP \$860,000
Flood	The Missouri Bank, Warrenton, MO	The bank engaged in a pattern and practice of violations of Section 102(f) of the National Flood Insurance Act, 42 U.S.C. § 4012a(f) and of Regulation H, 12 C.F.R. § 208.25, which implements the requirements of the Act;	CMP	FRB	3/31/21	CMP: \$11,000

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Flood	FirstBank, Nashville, TN	Bank violated: <ul style="list-style-type: none"> Section 339.3(a) of the FDIC Rules and Regulations by failing to obtain flood insurance coverage at or before loan origination, increase, renewal, or extension on sixty-one (61) instances. Section 339.7(a) by failing to maintain an adequate amount of flood insurance for the term of the loan in eighty-eight (88) instances and failing to provide the required force-place flood insurance notice to the borrower within forty-five (45) days of force placement in ten (10) instances. Section 339.9(c) by failing to provide a Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance timely in thirty-seven (37) instances. 	CMP	FDIC	3/30/21	CMP: \$172,500
Telemarketing Sales Rule	Student Loan Pro, Judith Noh, Syed Faisal Gilani, and FNZA Marketing, LLC	The Plaintiffs engaged in violations of the Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. §§ 6102(c), 6105(d); the Telemarketing Sales Rule (“TSR”), 16 C.F.R. pt. 310; and the Consumer Financial Protection Act of 2010 (“CFPA”), 12 U.S.C. §§ 5536(a), 5564, 5565,	Complaint for Injunctive Relief, Restitution, Disgorgement and CMP	CFPB	3/16/21	Disgorgement: Undetermined CMP: Undetermined
Flood	Bryn Mawr Trust Company, Bryn Mawr, PA	The bank violated 12 C.F.R. § 208.25.	CMP	FRB	3/16/21	CMP: \$105,000

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
Flood	Oriental Bank, San Juan, PR	The Bank failed to timely force place insurance in connection with loans secured by a dwelling located within a special flood hazard area as required by 12 C.F.R. § 339.7(a) on twenty seven (27) occasions.	CMP	FDIC	3/2/21	CMP: \$40,500
Flood	Mountain Valley Bank, Dunlap, TN	<p>Bank violated section 339.7(a) of the FDIC Rules and Regulations, 12 C.F.R. § 339.7(a), by failing to provide the required force-place flood insurance notice to the borrower in four (4) instances; providing an incomplete force-place flood insurance notice to the borrower in one (1) instance; allowing flood insurance to lapse during the term of the loan without force placing flood insurance on the borrower's behalf in five (5) instances; and failing to maintain an adequate amount of flood insurance in two (2) instances.</p> <p>Additionally, Bank violated section 339.9(c) of the FDIC Rules and Regulations, 12 C.F.R. § 339.9(c), by failing to provide a Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance timely in four (4) instances.</p>	CMP	FDIC	1/26/21	CMP: \$4,000

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TILA, FCRA, ECOA, MAP Rule, UDAAP	1st Alliance Lending, LLC, et al. Hartford, Connecticut	<p>The Bureau’s complaint alleges various unlawful mortgage lending practices in violation of the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Mortgage Acts and Practices—Advertising Rule (MAP Rule), and the Consumer Financial Protection Act of 2012 (CFPA).</p> <p>The Bureau alleges that since at least 2015, in the course of its mortgage-lending business, 1st Alliance used unlicensed employees to engage in mortgage-origination activities and interactions with consumers that required them to be licensed under state law, in violation of TILA and Regulation Z, its implementing regulation. The Bureau further alleges that 1st Alliance’s use of unqualified sales employees to deprive consumers of critical, accurate, and timely loan information was unfair. The Bureau also alleges that 1st Alliance violated Regulation Z by requiring consumers to submit documents verifying information relating to the consumer’s residential-mortgage-loan application before providing them a Loan Estimate.</p>	Complaint	CFPB	1/15/21	The Bureau’s complaint seeks injunctions against the defendants, as well as damages, redress to consumers, disgorgement of ill-gotten gains, and the imposition of a civil money penalty.
Flood	Federal Savings Bank, Chicago, IL	Pattern or practice of violation of the Flood Act and its implementing regulations, specifically 12 C.F.R. § 22.10 (Notice of Servicer’s Identity)	CMP	OCC	1/8/21	CMP: \$193,105.50

*2021 (through September 30, 2021) LENDING COMPLIANCE RELATED ENFORCEMENT ACTIONS
(NUMBER BY PENALTY TYPE AND REGULATOR)

LAW/REGULATION	FDIC	FRB	OCC	CFPB	HUD	DOJ	NCUA	TOTAL
FAIR LENDING			2					2
FLOOD	13	7	3					23
MILITARY LENDING				1				1
TILA/RESPA	1			2				3
UDAP/UDAAP	2			4				6
OTHER				4 (FDCPA & Telemarketing)				4
TOTAL	16	7	5	11	0	0	0	39

*Lending compliance enforcement actions against financial institutions and other companies (non-individuals) that might have an impact on financial institutions. Chart is intended to be an educational tool. Not guaranteed to be comprehensive.

**The violation of this law/regulation was part of an enforcement action that contained violations of multiple laws/regulations. The violation of this particular law is notated in the chart, but is not counted as a separate enforcement action and, as a result, is not counted in the *Totals* of this chart in order to avoid duplicative results.