

APPENDIX P

BOARD OF DIRECTORS REGULATORY CHECKLIST

ACTIVITY	NATIONAL BANKS	MEMBER BANKS	NONMEMBER BANKS	SAVINGS ASSOC.	FEDERAL CREDIT UNIONS
ACTIONS REQUIRING ANNUAL REVIEW					
Bank Secrecy Act and Anti-money Laundering Program (recommended)	X	X	X	X	X
Bank Security Procedures	X	X	X	X	X
Community Reinvestment Act (recommended)	X	X	X	X	
Daylight Overdrafts	X	X	X	X	X
Disaster Recovery/Business Continuity	X	X	X	X	X
Annual Organizational Board Meeting	X	X*	X*	X**	X
Insider Lending	X	X	X	X	
Real Estate Lending Policy	X	X	X	X	
Interbank Liabilities	X	X	X	X	
Annual Independent Audits and Reporting Requirements <i>(Institutions having total assets of \$500 million or more at the beginning of their fiscal year)</i>	X	X	X	X	X
Privacy Policy	X	X	X	X	X
Identity Theft Prevention Program (Red Flag Regulations) (recommended)	X	X	X	X	X
Fair Lending Policy	X	X	X	X	X
SAFE Act (Annual independent testing for compliance)	X	X	X	X	X
ACTIONS TO BE REVIEWED AS NEEDED					
Affiliate Transaction Policy	X	X	X	X	X ***
Lending Policy	X	X	X	X	
Appraisal Policy	X	X	X	X	X
Investment Policy	X	X	X	X	X ***

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ACTIVITY	NATIONAL BANKS	MEMBER BANKS	NONMEMBER BANKS	SAVINGS ASSOC.	FEDERAL CREDIT UNIONS
Reserves For Loan and Lease Losses	X	X	X	X	X
Sale of Mutual Funds, Annuities, and Other Nondeposit Investments	X	X	X	X	X
Financial Derivatives Activities	X	X		X	
Community Reinvestment Act (Qualified Investments) (recommended)	X	X	X	X	X
Safety and Soundness Requirements	X	X	X	X	
Security Program for Safeguarding Customer Information	X	X	X	X	X
Branch Closing Policy	X	X	X	X	

*Pursuant to California Corporations Code Section 600(b).

**Pursuant to California Financial Code Section 5500.

***Loans to or Investments in CUSOs pursuant to 12 CFR Part 712.

****Pursuant to 12 CFR Part 24.