

# CU PolicyPro - Alphabetical Policy Listing

Policy Number    Policy Title

## **A**

3160	Abandoned Property (Unclaimed Property)
2235	Abusive Member (Member Harassment Expulsion)
7332	Abusive Mortgage Lending Practices (Unfair Or Abusive Mortgage Lending Practices)
2222	Acceptable Use (Electronic Communications/Acceptable Use)
2215	Account Ownership
3000	Accounting
6120	Accounting (Investment Accounting)
8110	Accounting Treatment of OREO
2210	Accounts
3105	Accounts Payable
2211	Accounts, Business (Business Accounts)
2216	Accounts, Estate Accounts (Deceased Depositor Issues & Estate Accounts)
2214	Accounts, Health Savings (Health Savings Account)
2212	Accounts, IRA Accounts (Individual Retirement Arrangements)
2210	Accounts, Share Draft (Share Draft Accounts)
2213	Accounts, Trust (Trust Accounts)
11003	Accuracy and Integrity of Information Reported
2610	ACH (Automated Clearing House Operations)
2612	ACH Audit
2611	ACH Management
1000	ADMINISTRATIVE
11005	Adverse Action Based on Information Contained in Consumer Report
9430	Advertising Disclosures (Truth in Savings)
11016	Affiliate Marketing Rules
5100	ALCO (General Asset/Liability Management Policy)
5110	ALCO Key Objectives
7615	Allowance for Loan and Lease Losses
9500	Americans with Disabilities Act

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Policy Number	Policy Title
2110	Anti-Money Laundering (Bank Secrecy Act/Anti-Money Laundering Program)
1616	Anti-Phishing
7125	Application (Loan Application)
7303	Appraisals (Real Estate Appraisals - Appendices)
7302	Appraisals (Real Estate Appraisals)
6105	ASC 320 Compliance
4120	Assessment of Risk (Information Security)
5000	ASSET/LIABILITY MANAGEMENT
5100	Asset/Liability Management (General Asset/Liability Management Policy)
1640	Assets (Credit Union Assets)
2615	ATM/Debit Cards
1300	Audits
6210	Authorized Investments
2610	Automated Clearing House Operations
7205	Automobile Loans
<b><u>B</u></b>	
9300	Bank Bribery Act
2110	Bank Secrecy Act/Anti-Money Laundering Program
2271	Biometric Safe Deposit Boxes
4160	Bomb Threats
1220	Bond and Insurance Coverage
1650	Bribes (Gifts, Bribes, or Kickbacks)
6110	Broker-Dealer Relations
5120	Budgeted Asset/Liability Structure
4110	Burglary Procedures
2211	Business Accounts
2190	Business Continuity (Disaster Contingency Planning)
7420	Business Loans (Member Business Loans)

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## C

5400	Capital Management
2120	Cash
2232	Cause a Loss (Loss Expulsion)
2191	Chain Of Command
7620	Charge Offs (Loan Charge-Offs)
3110	Charge Offs (Operating Charge Offs)
9410	Check 21 (Expedited Funds Availability Act - Regulation CC)
2400	Check 21 (Funds Availability)
1600	Code of Ethics & Diversity
7105	Collateral
7510	Collection Process
7520	Collection Staff Members and Responsibilities
7500	Collections
7420	Commercial Loans (Member Business Loans)
7315	Commercial Real Estate Loan Workouts
1210	Compensation and Reimbursement
1230	Compliance (Regulatory Compliance)
4300	Computer Security & Control
2222	Computer Use (Electronic Communications/Acceptable Use)
6100	Concentration Risk (General Investment Policy)
7110	Concentration Risk (Loan Concentrations)
7110	Concentrations (Loan Concentrations)
1610	Confidential Information
1620	Conflict of Interest
7310	Construction Loans
7200	Consumer Loans
2190	Continuity Planning (Disaster Contingency Planning)
7215	Courtesy Pay (Overdraft Protection - Courtesy Pay)

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Policy Number	Policy Title
2212	Coverdell Education Savings Account (Individual Retirement Arrangements)
7210	Credit Cards - Part I
7211	Credit Cards - Part II
3115	Credit Cards (Credit Union Owned Credit Cards)
7425	Credit Cards (Member Business Credit Cards)
11008	Credit Report Alerts
7115	Credit Underwriting Standards
1640	Credit Union Assets
1140	Credit Union History
3115	Credit Union Owned Credit Cards
1130	Credit Union Values
2110	Currency Transaction Report (Bank Secrecy Act/Anti-Money Laundering Program)
2110	Customer Identification Program (Bank Secrecy /Anti-Money Laundering Program)

## **D**

2615	Debit Card (ATM/Debit Cards)
3170	Debt Restructure (Troubled Debt Restructure)
2216	Deceased Depositor Issues & Estate Accounts
2620	Deposit Capture (Remote Deposit Capture)
2190	Disaster Contingency Planning
11011	Disclosure of Credit Scores
1615	Disclosure of Information (Privacy)
11012	Disclosure of Information to Victims of Identify Theft
1600	Diversity (Code of Ethics & Diversity)
2218	Dormant Accounts
3160	Dormant Property (Unclaimed Property)
2210	Draft Accounts (Accounts)
2211	Draft Accounts (Business Accounts)
2300	Draft Accounts (Share Draft Policy)
2130	Dual Control

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2185                    Due Diligence (Third Party Due Diligence & Oversight)

## E

2220                    E-Commerce

1235                    Education & Volunteer Training Guidelines

7240                    Education Loans (Student Loans)

2245                    Elder Fraud Prevention (Protecting the Elderly and Vulnerable from Fraud)

9440                    Electronic Signatures in Global & National Commerce

2222                    Electronic Communications

2600                    Electronic Fund Transfers

2220                    Electronic Services (E-Commerce)

2226                    Electronic Statements (E-Statements)

2210                    Electronic Transfer Accounts (Accounts)

1150                    Eligibility (Field of Membership)

2222                    E-Mail Use (Electronic Communications/Acceptable Use)

2192                    Emergency Powers

1240                    Enterprise-Wide Risk Management

7305                    Environmental Risk Management

9110                    Equal Credit Opportunity Act - Regulation B

9400                    Equal Employment Opportunity Act

1170                    Equal Opportunity Statement

3160                    Escheat Property (Unclaimed Property)

2216                    Estate Accounts (Deceased Depositor Issues & Estate Accounts)

2226                    E-Statements

1600                    Ethics (Code of Ethics & Diversity)

7303                    Evaluation Programs (Real Estate Appraisals - Appendices)

7302                    Evaluation Programs (Real Estate Appraisals)

8120                    Eviction of OREO Habitants

9410                    Expedited Funds Availability Act - Regulation CC

2232                    Expulsion (Loss Expulsion)

# CU PolicyPro - Alphabetical Policy Listing

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2235            Expulsion (Member Harassment Expulsion)

7616            Extensions (Loan Extensions)

## **F**

1530            Facebook (Social Media)

11001           Fair Credit Reporting Act

11000           FAIR CREDIT REPORTING ACT (FACTA)

9120            Fair Debt Collection Practices Act

7120            Fair Lending

1510            Family Members Working at Credit Union (Nepotism)

6105            FASB 115 Compliance (ASC 320 Compliance)

9000            FEDERAL REGULATIONS

1150            Field of Membership

3125            Financial Institution Reconciliations

4315            Firewalls

3130            Fixed Assets

7330            Flood Insurance (Residential Real Estate Loans)

7625            Forbearance (Residential Real Estate Loss Mitigation Strategies)

1645            Fraud

2245            Fraud Prevention (Protecting the Elderly and Vulnerable from Fraud)

2400            Funds Availability

11002           Furnishing Information to Credit Reporting Agencies

## **G**

2700            Garnishment of Federal Benefit Payments

3100            General Accounting Policy

5100            General Asset/Liability Management Policy

6100            General Investment Policy

7100            General Lending Policy

2100            General Operations Policies

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8100            General OREO Policy

4100            General Security Procedures

1650            Gifts, Bribes, or Kickbacks

## **H**

4120            Hardware Disposal (Information Security)

4320            Hardware/Software Acquisition

2214            Health Savings Account

9130            Holder in Due Course Rule

2400            Holds (Funds Availability)

2225            Home Banking (Remote Banking)

7320            Home Equity Loans

7251            Home Equity Plans (Regulation Z - Home Equity Plans)

9200            Home Mortgage Disclosure Act - Regulation C

9220            Home Ownership and Equity Protection Act

4130            Hostage Procedure (Kidnap / Hostage Procedures)

9210            HUD (Real Estate Settlement Procedures Act - HUD Regulation X)

## **I**

11009           Identity Theft (Identity Theft Red Flag Guidelines)

2218            Inactive Accounts (Dormant Accounts)

4125            Incident Response

7410            Indirect Dealer Financing

7415            Indirect Lending (Sub-Prime Auto Indirect Auto Lending Policy)

2212            Individual Retirement Arrangements

2195            Influenza (Pandemic Influenza Preparedness & Response)

4120            Information Security

1220            Insurance (Bond and Insurance Coverage)

2280            Insurance (Share Insurance)

3135            Interest Income

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5300	Interest Rate Risk Management
3200	Internal Control
2225	Internet Banking (Remote Banking)
2612	Internet Gambling (ACH Audit)
2611	Internet Gambling (ACH Management)
2610	Internet Gambling (Automated Clearing House Operations)
2211	Internet Gambling (Business Accounts)
7210	Internet Gambling (Credit Cards - Part I)
7425	Internet Gambling (Member Business Credit Cards)
2213	Internet Gambling (Trust Accounts)
2205	Internet Gambling (Unlawful Internet Gambling)
2290	Internet Gambling (Wire Transfers)
2222	Internet Use (Electronic Communications/Acceptable Use)
6120	Investment Accounting
6130	Investment Controls and Monitoring
6200	Investment Portfolio
6220	Investment Products (Non-Deposit Investment Products)
6000	Investments
6210	Investments (Authorized Investments)
6100	Investments (General Investment Policy)
6150	Investments (Safekeeping of Investments)
2705	IRS Levies

## J

9600	Junk Fax Prevention Act
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## K

1650	Kickbacks (Gifts, Bribes, or Kickbacks)
4130	Kidnap / Hostage Procedures

## L



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2110	Laundering Money (Bank Secrecy Act/Anti-Money Laundering Program)
1100	Leadership
7206	Lease-Like Loans
1400	Legal Counsel
7000	LENDING
7120	Lending (Fair Lending)
2705	Levies (IRS Levies)
1685	Licensing (Software Licensing)
5200	Liquidity Risk Management
7125	Loan Application
7130	Loan Authorization
7620	Loan Charge-Offs
7110	Loan Concentrations
7135	Loan Documentation
7616	Loan Extensions
7140	Loan Insurance
7145	Loan Limits
7315	Loan Modification (Commercial Real Estate Loan Workouts)
7616	Loan Modification (Loan Extensions)
3165	Loan Modification (Loan Workouts and Nonaccrual Standards)
7625	Loan Modification (Residential Real Estate Loss Mitigation Strategies)
3170	Loan Modification (Troubled Debt Restructure)
7332	Loan Originator Compensation (Unfair Or Abusive Mortgage Lending Practices)
7150	Loan Portfolio Mix
7155	Loan Quality Board Reports
7600	Loan Review and Classification
7332	Loan Steering (Unfair Or Abusive Mortgage Lending Practices)
7330	Loan Subordination (Residential Real Estate Loans)
7315	Loan Workouts (Commercial Real Estate Loan Workouts)

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7616	Loan Workouts (Loan Extensions)
7625	Loan Workouts (Residential Real Estate Loans Loss Mitigation Strategies)
3170	Loan Workouts (Troubled Debt Restructure)
3165	Loan Workouts and Nonaccrual Standards
7101	Loans
7335	Loans Secured by Unimproved Property
7160	Loans to Insiders
7420	Loans, Business (Member Business Loans)
7200	Loans, Consumer (Consumer Loans)
7210	Loans, Credit Cards (Credit Cards - Part I)
7211	Loans, Credit Cards (Credit Cards - Part II)
7260	Loans, Multi-Dimensional (Multi-Dimensional Loan Portfolio Analysis)
7260	Loans, Multi-Featured (Multi-Featured Loan Programs)
7330	Loans, Real Estate (Residential Real Estate Loans)
7218	Loans, Short Term Loans (Small Dollar Loans)
7270	Loans, Skip Payment (Skip Payment Program)
2232	Loss Expulsion

## **M**

2211	Member Business Account (Business Accounts)
7425	Member Business Credit Cards
7420	Member Business Loans
2232	Member Expulsion (Loss Expulsion)
2235	Member Expulsion (Member Harassment Expulsion)
2235	Member Harassment Expulsion
2110	Member Identification Program (Bank Secrecy /Anti-Money Laundering Program)
2240	Member in Good Standing
2200	Member Services
7213	Military Personnel Loans
1110	Mission Statement

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2225	Mobil Banking (Remote Banking)
2225	Mobile Banking (Remote Banking)
7315	Modifications - Loans (Commercial Real Estate Loan Workouts)
7616	Modifications - Loans (Loan Extensions)
3165	Modifications - Loans (Loan Workouts and Nonaccrual Standards)
7625	Modifications - Loans (Residential Real Estate Loans Loss Mitigation Strategies)
3170	Modifications - Loans (Troubled Debt Restructure)
9420	Monetary Control Act - Regulation D
2110	Money Laundering (Bank Secrecy Act/Anti-Money Laundering Program)
2110	Money Service Business (Bank Secrecy Act/Anti-Money Laundering Program)
7332	Mortgage Lending Practices (Unfair Or Abusive Mortgage Lending Practices)
7301	Mortgage Loan Originators (Registration Of Mortgage Loan Originators - SAFE Act)
7330	Mortgages (Residential Real Estate Loans)
7360	Multi-Dimensional Loan Portfolio Analysis
7260	Multi-Featured Loan Programs
7200	Multi-Featured Open-End Lending (Consumer Loans)
7251	Multi-Featured Open-End Lending (Regulation Z - Home Equity Plans)
7250	Multi-Featured Open-End Lending (Truth-in-Lending Disclosures for Open End Credit)
2210	Multiple Party Accounts (Accounts)
<b><u>N</u></b>	
9430	NCUA Part 707 (Truth in Savings)
2217	Negative Account Balances
7215	Negative Account Balances (Overdraft Protection - Courtesy Pay)
1510	Nepotism
3165	Nonaccrual of interest (Loan Workouts and Nonaccrual Standards)
3170	Nonaccrual of Interest (Troubled Debt Restructure)
6220	Non-Deposit Investment Products
7331	Non-Traditional Residential Real Estate Loans
11007	Notice of Identify Theft Related Information

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## O

11015	Obtaining and Using Medical Information
2145	Office of Foreign Asset Control
3110	Operating Charge Offs
2000	OPERATIONS
1200	Organization
8000	OTHER REAL ESTATE OWNED (OREO)
7400	Other Types of Loans
2125	Over/Short (Teller Over/Short)
7215	Overdraft Protection - Courtesy Pay
2217	Overdrafts (Negative Account Balances)

## P

2195	Pandemic Influenza Preparedness & Response
7430	Participation Loans
4310	Patch Management
7217	Payday Lending
3145	Payroll
7102	Performance Ratios
7255	Personal Loans
1616	Phishing Prevention (Anti-Phishing)
1680	Political Contributions
11013	Prevention of Re-Pollution of Consumer Reports
7165	Pricing and Terms
11010	Pricing Notice (Risk Based Pricing Notice)
1615	Privacy
7240	Private Education Loans (Student Loans)
2245	Protecting the Elderly and Vulnerable from Fraud
2140	Purchasing

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## **R**

7220	Rapid Refund Loans
5300	Rate Risk (Interest Rate Risk Management)
7315	Real Estate (Commercial Real Estate Loan Workouts)
7625	Real Estate (Residential Real Estate Loans Loss Mitigation Strategies)
7330	Real Estate (Residential Real Estate Loans)
7302	Real Estate Appraisals
7303	Real Estate Appraisals - Appendices
7300	Real Estate Loans
9210	Real Estate Settlement Procedures Act - HUD Regulation X
11006	Receipt of Notice of Dispute of Accuracy Information
3125	Reconciliations (Financial Institution Reconciliations)
11014	Reconciling Addresses
10000	RECORDS RETENTION
10100	Records Retention
10001	Records Retention Table 1 - Corporate Records
10010	Records Retention Table 10 - Security Records
10011	Records Retention Table 11 - Member Account Records
10012	Records Retention Table 12 - Tax Records
10002	Records Retention Table 2 - Collection & Delinquency Records
10003	Records Retention Table 3 - Data Processing Records
10004	Records Retention Table 4 - Electronic Funds Transfer Records
10005	Records Retention Table 5 - General Accounting Records
10006	Records Retention Table 6 - Insurance & Bond Records
10007	Records Retention Table 7 - Lending Records
10008	Records Retention Table 8 - Negotiable Instruments Records
10009	Records Retention Table 9 - Personnel & Employment Records
7225	Recreational Vehicle Loans
11009	Red Flag Guidelines

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7301	Registration Of Mortgage Loan Originators - SAFE Act
9150	Regulation AA - Unfair and Deceptive Credit Practices
9110	Regulation B - Equal Credit Opportunity Act
9200	Regulation C - Home Mortgage Disclosure Act
9410	Regulation CC - Expedited Funds Availability Act
9420	Regulation D - Monetary Control Act
2612	Regulation GG - Internet Gambling (ACH Audit)
2211	Regulation GG - Internet Gambling (Business Accounts)
7425	Regulation GG - Internet Gambling (Member Business Credit Cards)
2205	Regulation GG - Internet Gambling (Unlawful Internet Gambling)
2290	Regulation GG - Internet Gambling (Wire Transfers)
2611	Regulation GG -Internet Gambling (ACH Management)
2610	Regulation GG -Internet Gambling (Automated Clearing House Operations)
7210	Regulation GG -Internet Gambling (Credit Cards - Part I)
2213	Regulation GG -Internet Gambling (Trust Accounts)
9210	Regulation X - Real Estate Settlement Procedures Act
7251	Regulation Z - Home Equity Plans
7250	Regulation Z (Truth-in-Lending Disclosures for Open-Ended Credit)
1230	Regulatory Compliance
1210	Reimbursement (Compensation and Reimbursement)
4340	Remote Access
2225	Remote Banking
2620	Remote Deposit Capture
8130	Resale of OREO
7330	Residential Real Estate Loans
7625	Residential Real Estate Loans Loss Mitigation Strategies
9210	RESPA (Real Estate Settlement Procedures Act - HUD Regulation X)
3170	Restructure Debt (Troubled Debt Restructure)
9330	Right to Financial Privacy Act

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11010	Risk Based Pricing Notice
7170	Risk-Based Lending
4140	Robbery Procedures
2212	ROTH IRA (Individual Retirement Arrangements)

## **S**

7301	SAFE Act (Registration Of Mortgage Loan Originators - SAFE Act)
2270	Safe Deposit Boxes
2271	Safe Deposit Boxes - Biometric (Biometric Safe Deposit Boxes)
6150	Safekeeping of Investments
2210	Savings Accounts (Accounts)
2211	Savings Accounts (Business Accounts)
4000	SECURITY
4200	Security Devices
7213	ServiceMembers Civil Relief Act (Military Personnel Loans)
2210	Share Draft Accounts (Accounts)
2211	Share Draft Accounts (Business Accounts)
2300	Share Draft Policy
2280	Share Insurance
7230	Share Secured Loans
7218	Short Term Loans (Small Dollar Loans)
2150	Signing Authority
7270	Skip Payment Program
7218	Small Dollar Loans
1530	Social Media
2222	Social Media (Electronic Communications/Acceptable Use)
1685	Software Licensing
7213	Soldier & Sailor Relief Act (Military Personnel Loans)
2212	Spousal IRA (Individual Retirement Arrangements)
1500	Staffing

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2193	Statement Of Decision Criteria
7235	Stock Secured Loans
1160	Strategic Planning
7240	Student Loans
7330	Subordination (Residential Real Estate Loans)
7415	Sub-Prime Auto Indirect Auto Lending Policy
9410	Substitute Checks (Expedited Funds Availability Act - Regulation CC)
2400	Substitute Checks (Funds Availability)
1520	Succession Planning
2110	Suspicious Activity Report (Bank Secrecy/Anti-Money Laundering Program)
4160	Suspicious Package (Bomb Threats)

## **I**

7220	Tax Refund Loans (Rapid Refund Loans)
2225	Telephone Banking (Remote Banking)
2310	Telephone Inquiries
2125	Teller Over/Short
2185	Third Party Due Diligence & Oversight
2212	Traditional IRA (Individual Retirement Arrangements)
3155	Travel Reimbursement
3170	Troubled Debt Restructure
2213	Trust Accounts
2210	Trust Accounts (Accounts)
2211	Trust Accounts (Business Accounts)
7245	Truth-in-Lending Disclosures for Closed-End Credit
7251	Truth-in-Lending Disclosures for Open End Credit (Regulation Z - Home Equity Plans)
7250	Truth-in-Lending Disclosures for Open-Ended Credit
2500	Truth-in-Savings
9430	Truth-in-Savings Act



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## U

3160	Unclaimed Property
7200	Underwriting (Consumer Loans)
9150	Unfair and Deceptive Credit Practices - Regulation AA
7332	Unfair or Abusive Mortgage Lending Practices
7335	Unimproved Property Loans (Loans Secured by Unimproved Property)
2205	Unlawful Internet Gambling
2612	Unlawful Internet Gambling (ACH Audit)
2611	Unlawful Internet Gambling (ACH Management)
2610	Unlawful Internet Gambling (Automated Clearing House Operations)
2211	Unlawful Internet Gambling (Business Accounts)
7210	Unlawful Internet Gambling (Credit Cards - Part I)
7425	Unlawful Internet Gambling (Member Business Credit Cards)
2213	Unlawful Internet Gambling (Trust Accounts)
2290	Unlawful Internet Gambling (Wire Transfers)
7255	Unsecured Loans (Personal Loans)
11004	Use of Credit Reporting Information

## V

2185	Vendor Due Diligence/Management (Third Party Due Diligence & Oversight)
4150	Violence in the Workplace (Workplace Violence)
1120	Vision Statement
2222	Voicemail Use (Electronic Communications/Acceptable Use)
1235	Volunteer Training (Education & Volunteer Training Guidelines)

## W

2221	Web Site
2290	Wire Transfers
7315	Workouts (Commercial Real Estate Loan Workouts)
7616	Workouts (Loan Extensions)

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3165                Workouts (Loan Workouts and Nonaccrual Standards)

7625                Workouts (Residential Real Estate Loans Loss Mitigation Strategies)

3170                Workouts (Troubled Debt Restructure)

4150                Workplace Violence