CRCM Examination Outline

The knowledge areas below are the basis for the Certified Regulatory Compliance Manager (CRCM) examination. These knowledge areas are derived from a job analysis study of the bank compliance profession and are periodically validated by the CRCM Advisory Board. Post-certification programs that address these knowledge areas are eligible for CRCM continuing education credits through the ABA Institute of Certified Bankers.

I. Credit (35% of the exam)
   A. Equal Credit Opportunity Act/Regulation B
   B. Consumer Leasing Act/Regulation M
   C. Flood Disaster Protection Act/flood insurance regulations
   D. Truth in Lending Act/Regulation Z
   E. Unfair or Deceptive Acts or Practices
   F. Fair Housing Act
   G. Fair Credit Reporting Act/Regulations V and FF
   H. Real Estate Settlement Procedures Act/Regulation X
   I. Fair Debt Collection Practices Act
   J. Servicemembers Civil Relief Act
   K. Homeowners Protection Act
   L. Insider Lending/Regulation O
   M. Credit by banks for the purpose of purchasing or carrying margin stocks/Regulation U
   N. Real Estate Appraisal Regulation
   O. Military Lending Act
   P. Home Mortgage Disclosure Act/Regulation C
   Q. Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)/Regulation G

II. Deposits (15% of the exam)
   A. Electronic Funds Transfer Act/Regulation E
   B. Federal Benefit Payment Garnishment Rule
   C. Expedited Funds Availability Act/Regulation CC
   D. FDIC Deposit Insurance Regulations
   E. Reserve Requirements/Regulation D
   F. Truth in Savings Act/Regulation DD
   G. Debit Card Interchange Fees and Routing/Regulation II

III. Bank Operations (15% of the exam)
   A. Transactions with Affiliates/Regulation W
   B. Financial Disclosure Regulations
   C. Minimum Security Devices and Procedures/Bank Protection Act
   D. Branch Closing Policy Statements
   E. IRS Information Reporting and Withholding Regulations
   F. Retail Nondeposit Investment Products Guidance
   G. Consumer Protection In Sales of Insurance Regulations
   H. Exceptions from Broker-Dealer requirements/Regulation R
   I. FIRREA Civil Money Penalties
   J. Unfair, Deceptive or Abusive Acts or Practices (UDAAP) and FTC Act Section 5A
   K. Title III of The Americans with Disabilities Act

IV. Financial Crimes (20% of the exam)
   A. Bank Secrecy Act
   B. Office of Foreign Asset Control Regulations
   C. Foreign Corrupt Practices Act
   D. Unlawful Internet Gambling Enforcement Act/Regulation GG
   E. Bank Bribery Act

V. CRA (5% of the exam)
   A. CRA Sunshine Act/Regulation G
   B. Community Reinvestment Act/Regulation BB
   C. Interstate Branching and Banking Efficiency Act

VI. Privacy (10% of the exam)
   A. Right to Financial Privacy Act
   B. Privacy of Consumer Financial Information/Regulation P
   C. Children’s Online Privacy Protection Act
   D. Information Security Provisions of GLBA/FFIEC Guidelines
   E. Do Not Call (TCPA & TSR), Do Not Email (CAN-SPAM Act), and Telephone and Email Marketing Restrictions
   F. Identity Theft Prevention Program (FCRA)
   G. HIPAA/HITECH Act (Health Info Technology for Economic & Clinical Health Act – Information Breach Notification Requirements)
   H. Financial Records Reimbursement/Regulation S

Updated 5/16