CREDIT UNION POLICIES AND PROCEDURES MANUAL

CUPP IV

GENERAL TABLE OF CONTENTS

The Items listed in this Table correspond to the files and contents of each file as set forth herein. To locate an item you can Search this Table by using the Edit toolbar (and then using the Find function) above; or you may Search the contents of this or all folder/networks using the Windows Search function (using the Tools item you will find after clicking on the file folder symbol to the left above on your standard Windows Toolbar; Then Select Tools and Search). Some items may be applicable to more than one category herein. However, we do not maintain multiple copies of the same document in this resource. Instead, you will be directed to the Section where the item can be found.

If you have any questions regarding the use of this Resource, or the location of any documents, please call or e-mail us.

NOTE: Always consult with competent local counsel regarding the impact and/or requirements of local and/or state laws, rules and ordinances.

To help locate items more easily on the CD-rom, several sections are broken down into subsections (sub-files on the CD-rom). This is intended to speed your search for a particular document of set of documents.

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I- Consumer Note E – HELOC Modification
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L- Consumer Note H – Employee Loan Discount Addendum
M- Consumer Loan Modification (Change in Payroll Deduction) (New 1-31-2004)
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   Note: This is a special use form. Ancillary documentation with a debtor’s counsel and/or reaffirmation may be required. You should discuss this with debtor’s counsel.
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E – Electronic Mail and Use Policy
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Complete Short Form Policy and Procedures Omnibus (NEW 12-31-2004)
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B- Loan Policy / 1.102 Exhibit A – Letter – Terminate Insurance
C- Loan Policy / 1.102 Exhibit B – Letter – Credit Ins. Default
D- Loan Policy / 1.103 Lending Authority
E- Loan Policy / 1.104 Loans to Employees, Directors and Family Members
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K- Loan Policy / 1.110 Member Business Loans Policy and Procedures – Draft – Will be revised with the Member Business Lending System in Section W (April 2004)

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A- Loan Policy / 2.101 Credit Evaluation Procedures
B- Loan Policy / 2.102 Loan Counseling and Interviewing Procedure
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1 - Guide to Check 21 -- For Credit Union
2 - Implementation Checklist
3 - Member Information Guide (Educational Piece)
4 - Disclosure -- Substitute Checks and Your Rights
5 - Member Q & A (Advanced Ed. Piece w/ Alt. Mkting)
6 - Notice of Valid Claim and Refund
7 - Notice of Provisional Refund
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10 - Letter that Matter is Not a Check 21 Claim
11 - Checklist to Assess Claims
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A2- Open-End Add In (For Credit Union’s that wish to provide an Open-end Agreement with the Membership Agreement) See, Consumer Lending Forms – Section G of this Resource.
A3- Consent to Receive and Receipt of Electronic Disclosure
B1- Membership Account Booklet – Bill Payment Agreement
B2- Membership Account Booklet – Overdraft Provision Guide
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R- Membership – Policy / Member Loss to Credit Union
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D- FACT - Negative Notice Options
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