

ABA Bank Compliance

FEATURES

Volume 26, No.3

6 Litigation Outlook: Foreseeing the Impact of Court Decisions

BY GREG TAYLOR

It is a tricky undertaking trying to predict and understand litigation trends in a business as complex as banking, and the potential downside for getting it wrong can be steep. And while we'd all love to have a crystal ball on our desks—digital or otherwise—to help us predict the future, the best way to anticipate and understand the likely issues facing banks in the compliance area is through research, personal experience, and maybe just a touch of hocus-pocus. We've done some of the research part for you here as we have selected four cases that we believe will be ones to watch in 2005.



10 Overdraft Protection: A Guide for Bankers

BY ROBERT C. GILTNER

There's no shortage of opinions about overdraft protection programs, but knowing how to approach this sticky subject can make the difference between a compliance violation and improved customer service. In this practical guide to handling overdraft protection, author Robert C. Giltner fleshes out best practices in a list of do's and don'ts.

18 Banks Should Keep Pawnbrokers as Commercial Loan Customers

BY SARAH JANE HUGHES

This article covers three topics: the reasons banks should continue their commercial credit relationships with pawnbrokers, recent consumer groups' statements about pawnbrokers in bank merger proceedings, and the real risk that reducing credit to pawnbrokers will result in diminished credit availability in precisely the communities consumer groups would like to protect.

24 Tips for Managing Regulatory Relationships

BY MICHAEL D. MAHER, CRCM, CRP

Our regulatory relationships are probably more like our relationships with hard-to-please in-laws than like our relationships with our dearest loved ones. But managing these relationships doesn't have to be unpleasant if we are willing to invest in these relationships. This article offers a few tips for managing regulatory relationships. Some derive from my own experiences, including some lessons learned the hard way. Others are tips I have learned from other friends and colleagues, many of whom are or were regulators.

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