

Domain 1: Core Compliance (deep, role critical expertise) | 37 %

Core Regulation 1: Electronic Fund Transfers Act / Regulation E

Knowledge of:

- Definitions and Coverage
- Error Resolution
- Disclosures (e.g., initial, subsequent, periodic statements)
- Prepaid Accounts
- Remittance Transfers
- Overdraft Services

Core Regulation 2: Truth in Savings Act / Regulation DD

Knowledge of:

- Definitions
- Advertising
- Disclosures (e.g., initial, subsequent, periodic statements)

Core Regulation 3: Equal Credit Opportunity Act / Regulation B

Knowledge of:

- Definitions, Exceptions, and General Rules
- Applications
- Notifications
- Appraisals and other valuations

Core Regulation 4: Flood Insurance Laws and Regulations including Interagency Q&A

Knowledge of:

- Definitions and Exemptions
- Determination and Purchase of Insurance Requirements
- Escrow
- Force Placement

Core Regulation 5: Truth in Lending Act / Regulation Z

Knowledge of:

- Definitions, Exemptions, and Finance Charge
- Open End Credit (e.g., credit cards, general lines of credit, HELOCs)
- Closed End Credit (e.g., mortgages, installment loans)
- Private Education Loans

Core Regulation 6: Home Mortgage Disclosure Act / Regulation C

Knowledge of:

- Definitions and Exemptions
- Compilation of Reportable Data
- Disclosure and Reporting

Core Regulation 7: Community Reinvestment Act, Implementing Regulations and Interagency Q&A

Knowledge of:

- Definitions
- Delineation of Assessment Area(s)
- Community Development Activities
- Tests (i.e., Lending, Investments, Services)
- Records, Reports, and Disclosure Requirements

Core Regulation 8: Unfair, Deceptive, or (Abusive) Acts or Practices (UDAP/UDAAP)

Knowledge of:

- Definitions (i.e., Unfair, Deceptive, Abusive, Consumer Harm)
- Deposits (e.g., disclosures)
- Lending (e.g., credit practices)
- Complaints
- Advertising (e.g., sales practice, social media)

Core Regulation 9: Bank Secrecy Act (BSA)

Knowledge of:

- Five pillars of BSA (i.e., BSA Officer, Internal Controls, Training, Independent Testing, Customer Due Diligence)
- Suspicious activity reporting
- OFAC and sanctions

Domain 2: Foundational Compliance (broad, cross-disciplinary knowledge)

Primary Rules and Regulations (23%)

1. Consumer Leasing Act / Regulation M
2. ESIGN Act
3. Expedited Funds Availability Act / Regulation CC
4. Fair Credit Reporting Act / Regulations V and FF (e.g., Identify Theft)
5. Fair Debt Collection Practices Act
6. Fair Housing Act
7. Federal Benefit Payment Garnishment Rule
8. FFIEC Joint Overdraft Guidance
9. FFIEC Social Media Guidance
10. Information Security Provisions of GLBA / FFIEC Guidelines
11. Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks (Insider Lending) / Regulation O
12. Interstate Branching and Banking Efficiency Act
13. Military Lending Act
14. Office of Foreign Asset Control Regulations
15. Privacy of Consumer Financial Information / Regulation P
16. Real Estate Settlement Procedures Act / Regulation X
17. Servicemembers Civil Relief Act
18. Telephone Consumer Protection Act (TCPA)

Ancillary Rules and Regulations (14%)

1. Bank Bribery Act
2. Bank Protection Act
3. Branch Closing Policy Statements
4. Children's Online Privacy Protection Act
5. Consumer Protection in Sales of Insurance Regulations
6. Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act)
7. CRA Sunshine Act and Implementing Regulations
8. Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks / Regulation U
9. Debit Card Interchange Fees and Routing / Regulation II
10. Exceptions from Broker-Dealer Requirements / Regulation R
11. FDIC Deposit Insurance Regulations
12. FFIEC Guidance on Authentication in an Internet Banking Environment
13. Financial Records Reimbursement / Regulation S
14. FIRREA Civil Money Penalties
15. Foreign Corrupt Practices Act
16. General Data Protection Regulation (GDPR)
17. Homeowners Protection Act
18. IRS Information Reporting and Withholding Regulations
19. Privacy of Protected Health Information (HIPAA / HITECH Act)
20. Real Estate Appraisal Regulations
21. Reserve Requirements / Regulation D
22. Retail Non-deposit Investment Products Guidance
23. Right to Financial Privacy Act
24. Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) / Regulation G
25. Telemarketing Sales Rule (TSR)
26. Title III of the Americans with Disabilities Act
27. Transactions with Affiliates / Regulation W
28. Unlawful Internet Gambling Enforcement Act / Regulation GG

Domain 3: Compliance Management System (CMS) | 26%

Area 1: Governance and Oversight

1. Reporting to Board and Senior Management

Knowledge of:

- Reporting on the status of the compliance program
- Reporting periodic reviews of the compliance management program results and management's response
- Reporting on the status of regulatory changes and implementation
- Escalating matters outside the institution's risk appetite to senior management and the board of directors

2. Risk Assessments

Knowledge of:

- Designing, conducting, and maintaining comprehensive compliance risk assessment programs (e.g., compliance, fair lending, UDAAP/UDAP)
- Communicating the results of compliance risk assessments to applicable parties (e.g., management, committees, business lines)
- Evaluating the compliance risk within the development of, or changes to products, services, processes, and systems

Area 2 – Compliance Program Components

1. Policies and Procedures

Knowledge of:

- Establishing, reviewing, and maintaining a compliance management policy appropriate for the size and complexity of the institution
- Establishing, reviewing, and maintaining regulatory compliance policies appropriate for the size and complexity of the institution
- Establishing and maintaining effective compliance program procedures needed to administer the program
- Reviewing first line procedures to ensure regulatory requirements are being met (e.g., Fair Lending, Regulation E, Regulation Z)

2. Training

Knowledge of:

- Developing and conducting appropriate regulatory compliance training for board of directors, management and staff
- Reviewing training materials and tracking enterprise-wide and/or job-specific regulatory compliance training
- Providing compliance support to internal parties (e.g., answering questions, conducting research and analysis)

3. Complaint Management

Knowledge of:

- Administering and/or monitoring a complaint management program
- Developing, reviewing, and/or maintaining procedures for a complaint management program
- Ensuring timely resolution of complaints with a regulatory compliance impact

4. Third-Party Risk Management

Knowledge of:

- Assessing new vendors through documentation to ensure regulatory compliance risks are properly addressed
- Participating in conducting ongoing due diligence for vendors with regulatory impact (e.g., periodic reporting, scripts, training)

5. Compliance Monitoring

Knowledge of:

- Developing and maintaining a regulatory compliance monitoring plan based on the institution's strategic plans (e.g., overall compliance risk assessment, fair lending risk assessment, new products and services)
- Defining the scope and test regulatory compliance policies, procedures, controls, reportable data, and transactions against regulatory requirements to identify risks and potential exceptions

- Reviewing and confirming potential exceptions, findings, monitoring results, and recommendations with business units and issue final report to senior management, including amounts to be remediated
- Reviewing the development of, or changes to, products, services, processes, and systems
- Reviewing marketing and external communications

Area 3 – Managing Regulatory Expectations

1. Issue Management

Knowledge of:

- Identifying and conducting root cause analysis to determine the scope of the issue
- Collaborating with appropriate parties to develop a complete and timely corrective/resolution action plan
- Reviewing and approving the implementation of the corrective/resolution action plan

2. Regulatory Reporting

Knowledge of:

- Completing required reporting, ensuring timely submission to the appropriate agency, and resubmitting when required (e.g., CRA, HMDA, credit card information)
- Coordinating and submitting ongoing regulatory reports to auditors/examiners (e.g., reporting related regulatory enforcement actions, governance reporting requested from regulators)

3. Regulatory Change Management

Knowledge of:

- Assessing new, revised, or proposed regulatory changes for compliance impacts, communicating with the appropriate parties, and developing action plans as needed
- Assessing regulatory guidance and compliance enforcement actions to determine if remediation is required to address potential compliance impacts
- Monitoring and validating action plans for confirmed regulatory impacts to ensure timely adherence to the mandatory compliance date

4. Examination Management

Knowledge of:

- Preparing and reviewing requested examination materials to ensure timely and accurate fulfillment and identifying potential areas of concern
- Participating in examination meetings to provide business overviews, address questions, discuss findings, or provide updates to appropriate parties
- Reviewing and drafting responses to validated examination results and ensuring action plans are developed and communicated to appropriate parties
- Reporting on action plan status to appropriate levels of management and auditors/examiners