

# PolicyAid includes the following policies:

## Deposit Account

- ACH Policy
- Courtesy Pay/Overdraft Protection Policy
- Deceased Member Accounts Policy
- Electronic Fund Transfer Act Policy
- Expedited Funds Availability Act Policy
- Remittance Transfers Policy
- Remote Deposit Capture Policy
- Truth-in-Savings Act Policy
- Wire Transfer Policy

## Financial

### Accounting:

- Allowance for Loan and Lease Loss Policy
- Corporate Credit Card Policy
- Purchasing and Payment Authorization Policy

### ALM & Investments:

- Asset Liability Management Policy
- Interest Rate Risk Policy
- Investment Policy
- Liquidity Policy

## Lending

### Collections & Bankruptcy:

- Charge-Off Policy
- Collections and Workout Policy
- Denial of Services Policy
- Loan Workout, Nonaccrual, and Troubled Debt Restructuring Policy
- Repossession Policy

### Consumer Lending:

- Consumer Lending Policy
- Credit Card Policy
- Indirect Lending Policy
- Insider Loans Policy
- Risk-Based Consumer Lending Policy

### Member Business Lending

- Commercial and Member Business Loan Policy

### General Lending:

- Equal Credit Opportunity Act Policy
- Fair and Accurate Credit Transactions Act Policy
- Fair Credit Reporting Act Policy
- Fair Lending Policy
- Loan Participation Policy
- Military Lending Act Policy
- Servicemembers Civil Relief Act Policy
- Truth-In-Lending Act Policy

### Real Estate:

- Ability to Repay/Qualified Mortgage Lending Policy
- Anti-Predatory Lending Policy
- Appraisal and Evaluation Policy
- Fair Housing Act Policy
- Flood Insurance Policy
- Home Mortgage Disclosure Act Policy
- Loan Originator Compensation Policy
- Real Estate Lending Policy
- Real Estate Mortgage Servicing Policy
- Real Estate Settlement Procedures Act Policy
- SAFE Act Policy
- SAFE Act Procedures
- TILA-RESPA Integrated Disclosures Policy

## IT & Security

### Business Continuity:

- Business Continuity Plan Policy
- Disaster Recovery Policy
- Member Information Security Policy
- Notice of Catastrophic Act Policy
- Succession Plan Policy

### E-Commerce:

- Children's Online Privacy Protection Policy
- E-Commerce Policy
- E-SIGN Policy
- E-Statement Policy
- Phishing Policy
- Software Policy
- Website Policy

### IT/Cybersecurity

- Acceptable Use Policy
- Access Control and Authorization Policy
- Asset Management Policy
- Audit Controls Policy
- Cybersecurity Incident Response Policy
- Data Integrity and Encryption Policy
- Information Security Policy
- IT Business Continuity Plan Policy
- IT Vendor Management Policy
- Physical Security Policy

## Operations

### Bank Secrecy:

- Bank Secrecy Act Policy
- Bank Secrecy Act Risk Assessment
- Customer Identification Policy
- OFAC Policy

### Board of Directors:

- Abusive Member Policy
- Bank Bribery Act Policy
- Complaint Management Policy
- Compliance Management System Policy
- Conflict of Interest Policy
- Director Education Policy
- Internal Fraud Policy
- No Solicitation Policy
- Teller Over and Short Policy
- Whistleblower Policy

### Identity Theft:

- Identity Theft Red Flag Policy
- Identity Theft Red Flag Procedures
- Identity Theft Red Flag Risk Assessment

### Marketing:

- Marketing Policy
- Social Media Policy

### Miscellaneous:

- Elder Financial Exploitation Policy
- Mobile Banking Policy
- Privacy Policy
- Record Retention Policy
- Right to Financial Privacy Policy
- UDAAP Policy
- Unlawful Internet Gambling Policy
- Vendor Management Policy