

## Advertising Checklists

All items should be answered either “Yes” or “N/A”. If any are answered “No” (except those questions marked with an “\*”), please contact the Compliance department for review.

	Yes	No	N/A
<b>Loan Advertisements - Open End Credit</b>			
1. Does the ad state only specific credit terms that actually are, or will be arranged or offered by the bank?			
2. Does the ad include any of the following triggering terms: <ul style="list-style-type: none"> <li>• Finance charge.</li> <li>• Periodic rate.</li> <li>• Range of balances rate is applicable to.</li> <li>• APR.</li> <li>• Balance determination method.</li> <li>• Other charges.</li> </ul> <p>If so, answer questions 3-8 and additional requirements for Home Equity Plans, if applicable.</p> <p>*If not, no additional disclosures are required.</p>	*		
3. Does the ad state clearly and conspicuously any minimum, fixed, transaction, activity or other similar charge that may be imposed?			
4. Does the ad state clearly and conspicuously any periodic rate that may be applied expressed as an annual percentage rate (APR)?			
5. If the plan provides for a variable periodic rate, does the ad disclose that fact?			
6. Does the ad disclose any membership or participation fee that could be imposed?			
7. If a print ad, does the ad contain the equal housing lender logo?			
8. If a radio ad, does the script contain the slogan “Equal Housing Lender”?			
<b>Additional Requirements for Home Equity Plans</b>			
Does the ad clearly and conspicuously state any loan fee that is a percentage of the credit limit under the plan?			
Does the ad clearly and conspicuously state an estimate of any other fees imposed for opening the plan? These fees may be stated as a single dollar amount or a reasonable range.			
Does the ad clearly and conspicuously state the periodic rate used to compute the finance charge, expressed as an annual percentage rate?			
Does the ad clearly and conspicuously state the maximum annual percentage rate that may be imposed in a variable-rate plan?			

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<b>Open-End Credit (Continued)</b>			
<i>Discounted and Premium Rates:</i> If the ad states an initial annual percentage rate that is not based on the index and margin used to make later rate adjustments in a variable rate plan, does the ad also state the period of time such initial rate will be in effect with equal prominence and in close proximity to the initial rate? Also, does the ad state, with equal prominence to the initial rate, a reasonably current annual percentage rate that would have been in effect using the index and margin?			
<i>Balloon Payment:</i> If the ad contains any statement about any minimum periodic payment and a balloon payment may result if only the minimum periodic payments are made, does the ad also state, if applicable, that a balloon payment may result? Also, does the ad state with equal prominence and in close proximity to the minimum periodic payment statement, the amount and timing of the balloon payment that will result if the consumer makes only the minimum payments for the maximum period of time that the consumer is permitted to make such payments?			
<i>Tax Implications:</i> If the ad states that the advertised extension of credit may exceed the fair market value of the dwelling, does the ad clearly and conspicuously state that the interest on the portion of the credit extension is greater than the fair market value of the dwelling and is not tax deductible for Federal income tax purposes?			
If the ad states that any interest expense incurred under the home-equity plan is or may be tax deductible, does the ad state that the consumer should consult a tax advisor for further information regarding the deductibility of interest and charges?			
Does the ad avoid referring to a home-equity plan as "free money" or any other similar misleading terms?			
<i>Promotional Period and Post-Promotional Rate or Payments:</i> If any annual percentage rate that may be applied to a plan is a promotional rate, or if any payment applicable to a plan is a promotional payment, does the ad state with equal prominence and in close proximity to each listing of the promotional rate, or payment the period of time during which the promotional rate or promotional payment will apply?			
In the case of a promotional rate, does the ad state any annual percentage rate that will apply under the plan?			

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<b>Open-End Credit (Continued)</b>			
In the case of a promotional payment, does the ad state the amounts and time periods of any payments that will apply under the plan. If variable rate, payments shall be disclosed based on a reasonably current index and margin.			
If a print ad, does the ad contain the equal housing lender logo?			
If a radio ad, does the script contain the slogan “Equal Housing Lender”?			

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<b>Loan Advertisements - Closed End Credit</b>			
Does the ad state only specific credit terms that actually are, or will be arranged or offered by the bank?			
If a rate is stated in the ad, is it the APR, and is it labeled as such?			
If the simple interest rate is also stated in the ad, is it stated only in conjunction with, and not more conspicuously than, the APR?			
If the APR may increase after consummation, as in a variable rate loan, does the ad disclose that fact?			
Does the ad state the amount or percentage of any downpayment, number of payments or period of repayment, the amount of any payment, or the amount of any finance charge (triggering terms)?  If so, does the ad also include, clearly and conspicuously, the amount or percentage of the down payment, the terms of repayment which reflect the repayment obligations over the full term of the loan, including any balloon payment, the APR and if the rate may be increased after consummation, that fact. An example of one or more typical extensions of credit with a statement of all terms applicable to each may be used.  *If not, no additional disclosures are required.		*	
<b>Advertisements for Credit Secured by a Dwelling</b>			
If an ad for credit secured by a dwelling states a simple annual rate of interest and more than one simple annual rate of interest will apply over the term of the loan, does the ad state each simple annual rate of interest that will apply?			
In a variable-rate ad, is the rate determined by adding a reasonably current index and margin?			
Does the ad include the period of time during which each simple annual rate of interest will apply?			
Does the ad include the APR for the loan?			
If an ad states the amount of any payment, does the ad disclose the amount of each payment that will apply over the term of the loan, including any balloon payment?			
Does the ad state the period of time during which each payment will apply?			
Does the ad state the fact that the payments do not include amounts for taxes and insurance, if applicable, and that the actual payment obligation will be greater?			

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<b>Loan Advertisements - Closed End Credit (continued)</b>			
<i>Tax Implications:</i> If the ad states that the advertised extension of credit may exceed the fair market value of the dwelling, does the ad clearly and conspicuously state that the interest on the portion of the credit extension is greater than the fair market value of the dwelling and is not tax deductible for Federal income tax purposes?			
Does the ad state that the consumer should consult a tax advisor for further information regarding the deductibility of interest and charges?			
<b>Prohibited Acts or Practices in Advertisements for Credit Secured by a Dwelling</b>			
<i>Misleading advertising of “fixed” rates and payments:</i> Does the ad avoid using the word “fixed” to refer to rates, payments, or the credit transaction in an advertisement for variable-rate transactions or other transactions where the payment will increase, unless:			
1. The phrase “Adjustable-Rate Mortgage”, “Variable-Rate Mortgage”, or “ARM” appears in the ad before the first use of the word “fixed” and is at least as conspicuous as any use of the word “fixed” in the ad.			
2. Each use of the word “fixed” to refer to a rate or payment is accompanied by an equally prominent and closely proximate statement of the time period for which the rate or payment is fixed, and the fact that the rate may vary or the payment may increase after that period.			
In the case of an ad solely for non-variable-rate transactions where the payment will increase (stepped-rate mortgage transaction with an initial lower payment), is each use of the word “fixed” to refer to the payment accompanied by an equally prominent and closely proximate statement of the time period for which the payment is fixed, and the fact that the payment will increase after that period.			
In the case of an ad for both variable-rate and non-variable-rate transactions, does the phrase “Adjustable-Rate Mortgage,” “Variable-Rate Mortgage” or ARM appear in the ad with equal prominence as any use of the term “fixed” or “Fixed-Rate Mortgage”.			
Does each use of the word “fixed” refer solely to the transactions for which rates are fixed, or if it refers to a variable rate transaction is it accompanied by an equally prominent and closely proximate statement of the time period for which the rate or payment is fixed, and the fact that the rate may vary or the payment may increase after that period.			

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<b>Loan Advertisements - Closed End Credit</b>			
<b>Prohibited Acts (continued)</b>			
<i>Misleading comparisons in ads:</i> Does the ad avoid making any comparison between actual or hypothetical credit payments or rates and any payment or simple annual rate that will be available under the advertised product for a period less than the full term of the loan, unless:			
The ad includes a clear and conspicuous comparison to the information required and if the ad is for a variable-rate, the advertised payment or simple annual rate is based on the index and margin that will be used to make subsequent rate or payment adjustments over the term of the loan, the ad includes an equally prominent statement in close proximity to the payment or rate that the payment or rate is subject to adjustment and the time period when the first adjustment will occur.			
<i>Misrepresentations about government endorsement:</i> Does the ad avoid making any statement that the product offered is a government loan program, government –supported loan, or is otherwise endorsed or sponsored by any federal, state, or local government entity, unless the ad is for an FHA, VA or similar loan program that is indeed endorsed by a government entity.			
<i>Misleading use of the current lender’s name:</i> Does the ad avoid using the name of the consumer’s current lender that is not sent by or on behalf of the consumer’s current lender unless the ad discloses with equal prominence the name of the person or creditor making the ad and includes a clear and conspicuous statement that the person making the ad is not associated with or acting on behalf of the consumer’s current lender.			
<i>Misleading claims of debt elimination:</i> Does the ad avoid making any misleading claim that the mortgage product offered will eliminate debt or result in a waiver or forgiveness of a consumer’s existing loan terms with, or obligations to, another creditor.			
<i>Misleading use of the term “counselor”:</i> Does the ad avoid using the term “counselor” to refer to a for-profit mortgage broker or mortgage creditor, its employees, or persons working for the broker or creditor that are involved in offering, originating or selling mortgages.			
<i>Misleading foreign-language ad:</i> Does the ad avoid providing information about some triggering terms or required disclosures in a foreign language but provides information about other triggering terms only in English in the same ad.			

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<b>Loan Advertisements - Closed End Credit (continued)</b>			
If a print ad, does the ad contain the equal housing lender logo?			
If a radio ad, does the script include the slogan “Equal Housing Lender”?			

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<b>Deposit Advertisements</b>			
Does the ad refer to an account as "free" or "no cost" (or use any similar term) only if no maintenance or activity fee may be imposed on the account?			
Does the ad avoid using the term "profit" in referring to interest paid on an account?			
If the ad states a rate of return, does it state the rate as an "annual percentage yield", using that term? The abbreviation "APY" may be used, provided that the term "annual percentage yield" is stated at least once in the ad.			
If the ad states any other rate, is it only the simple "interest rate," and is it stated in conjunction with, but not more conspicuously than, the APY to which it relates?			
<p>If the ad states the APY, does it also state, to the extent applicable, clearly and conspicuously the following:</p> <ul style="list-style-type: none"> <li>• For variable rate accounts, a statement that the rate may change after the account is opened?</li> <li>• The period of time the APY will be offered, or a statement that the APY is accurate as of a specified date? This date must be recent in relation to the publication.</li> <li>• The minimum balance required to obtain the advertised APY? For tiered-rate accounts, the minimum balance required for each tier must be stated in close proximity and with equal prominence to the applicable APY.</li> <li>• The minimum deposit to open the account, if it is greater than the minimum balance necessary to obtain the advertised APY?</li> <li>• A statement that fees could reduce earnings on the account?</li> <li>• For time accounts, the term of the account?</li> <li>• For time accounts, a statement that a penalty will or may be imposed for early withdrawal?</li> </ul>			
Does the ad contain the statement “Member FDIC”?			
<p>If the ad states a bonus, does the ad also state the following, to the extent applicable, clearly and conspicuously</p> <ul style="list-style-type: none"> <li>• The annual percentage yield, using that term (and all of the additional disclosure requirements above)?</li> <li>• The time requirement to obtain the bonus?</li> <li>• The minimum balance required to obtain the bonus?</li> <li>• The minimum deposit to open the account, if it is greater than the minimum balance necessary to obtain the bonus?</li> <li>• When the bonus will be provided?</li> </ul>			

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<b>Nondeposit Investment Products Advertisements</b>			
Is the statement “Member FDIC” excluded from the ad?			
Does the ad include clear and conspicuous disclosure of the following: <ul style="list-style-type: none"> <li>• NOT FDIC-INSURED</li> <li>• NO BANK GUARANTEE</li> <li>• MAY LOSE VALUE</li> </ul>			
Does the ad clearly and conspicuously identify the third party company selling the investment product?			
If the ad combines advertising for nondeposit investment products and FDIC-insured deposit products, is the information about nondeposit investment products clearly segregated from the information about the FDIC-insured products in the ad?			