

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Appraisal and Evaluations Program	Accept/Reject a Real Estate Evaluation	This Control determines and documents whether a real estate evaluation is in compliance with requirements and the institution's procedures and should be accepted or rejected.	OnDemand	Loan Administrator
Appraisal and Evaluations Program	Accept/Reject a Residential Real Estate Appraisal	This Control determines and documents whether a residential real estate appraisal complies with USPAP requirements and the Interagency Appraisal and Evaluation Guidelines and will be accepted by the institution.	OnDemand	Loan Administrator
Vendor Management Program	Add Vendors	This Control allows the financial institution to add vendor records, contracts, and due diligence documents.	OnDemand	Compliance Officer, IT Manager
TEST - Advertisement Review Project (Internal Use Only)	Advertisement Review Project - TEST	This Control determines and documents whether an advertisement is in compliance with regulatory requirements	Custom Scheduler, OnDemand	All Employees
Administration Program	Ask an Internal Compliance Question	This RegControl documents the institution's internal processing of compliance questions.	OnDemand	All Employees
Advertising and Marketing Program	Assess Advertising Risk	This Control allows you to complete an Advertising and Marketing Risk Assessment.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Assess BSA/AML/OFAC Risk	This Control allows the institution to complete its BSA/AML/OFAC Risk Assessment.	Every Year	BSA Officer
Consumer Loan Program	Assess Consumer Lending Risk	This control allows the institution to evaluate the risks posed and controls applied for its consumer lending activities	Every Year	Compliance Officer
Truth in Savings Act (TISA or Reg DD) Program	Assess Deposit Operations Compliance Risk	This Control allows the institution to evaluate the risks posed and controls applied to its deposit operations.	Every Year	Operations Manager, Retail Banking Manager
Electronic Banking (Online Banking) Program	Assess Electronic Banking - Delivery Channel Risk	This Control allows the institution to evaluate the risks posed and controls applied for its electronic banking delivery channels.	Every Year	Operations Manager

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Equal Credit Opportunity Act (ECOA or Reg B) Program	Assess Fair Lending Risk	This Control allows the institution to evaluate the risks posed by and the controls applied to its fair lending efforts.	Every Year	Compliance Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Assess Identity Theft Risk	This Control allows clients to complete an Identity Theft Risk Assessment	Every Year	Compliance Officer
Residential Real Estate Loan Program	Assess Mortgage Lending Risk	This Control allows the institution to evaluate the risks posed and controls applied for its mortgage lending activities.	Every Year	Compliance Officer
Risk Management Program	Assess Products and Services Development Risk	This Control allows the institution to assess the risk associated with its processes for developing and approving new or modified products or services, as well as the risk associated with a specific new or modified product or service.	Every Year	Compliance Officer
Unlawful Internet Gambling Enforcement Act (Reg GG) Program	Assess Unlawful Internet Gambling Risk	This Control allows the institution to assess risk with the Unlawful Internet Gambling Enforcement Act or Regulation GG.	Every Year	Compliance Officer
Audit Program	Complete Corrective Action	This Control documents the institution's corrective action response to weaknesses identified through a regulatory examination, independent audit, internal audit, or internal monitoring.	OnDemand	Compliance Officer
Human Resources (HR) Program	Complete Employee Performance Reviews	This Control allows the institution to notify supervisors that an employee performance review is due. The supervisor then receives a ToDo to confirm that the performance review has been completed.	OnDemand	Compliance Officer, HR Manager
Human Resources (HR) Program	Complete Health Savings Account (HSA) Change Request	This Control allows the institution's employees to request a change to HSA plan elections.	Every 6 Months	All Employees

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Lending Program	Determine 1098 Interest Reporting Status	This Control allows the institution to determine whether a loan is subject to IRS Form 1098 reporting.	OnDemand	Loan Administrator
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Determine an Application's HMDA Reporting Status (Effective 1/1/2018)	This Control allows the financial institution to determine whether a loan application is HMDA reportable and to document that the HMDA LAR is updated, if needed.	OnDemand	Compliance Officer, Loan Administrator, Loan Managers, Senior Credit Officer
Small Business Lending Data Collection & Reporting (Section 1071 or Reg B) Program	Determine an Application's Small Business Lending Reporting Status	This Control determines and documents whether an application is reportable under the Small Business Lending Data Collection & Reporting Rule.	OnDemand	Lending, Loan Administrator, Loan Managers
Privacy of Consumer Financial Information (Reg P) Program	Determine Annual Privacy Notice Exemption Status (Effective 9/17/2018)	This Control allows the financial institution to document and determine whether the institution is exempt from providing the Annual Privacy Notice to consumers. This reflects rules that became effective 9/17/2018.	Every Year	Compliance Officer
Community Reinvestment Act (CRA) Program	Determine Community Development Investment Status	This Control documents a bank's evaluation of an investment and whether the investment qualifies as a Community Development Investment under the Community Reinvestment Act. Applicable to: intermediate small and large banks. Small banks may elect to identify community development investments.	OnDemand	CRA Officer

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Community Reinvestment Act (CRA) Program	Determine Community Development Loan Status	This Control allows a bank to evaluate a loan and determine whether the loan qualifies as a Community Development Loan under the Community Reinvestment Act. Applicable to: intermediate small and large banks. Small banks may elect to identify community development loans.	OnDemand	CRA Officer
Community Reinvestment Act (CRA) Program	Determine Community Development Loan Status - (2-step)	This Control determines and documents if a loan qualifies as a community development loan under the Community Reinvestment Act.	OnDemand	CRA Officer
Community Reinvestment Act (CRA) Program	Determine CRA Performance Standard Designation (Effective 1/1/2022 and after)	This Control allows management to annually determine and designate whether the bank is a "small", "intermediate small", or a "large" bank for CRA examination and reporting purposes. Applicable to: all banks.	Every Year	CRA Officer
Bank Secrecy Act (BSA) Program	Determine Currency Transaction Report (CTR) Exempt Persons Status	This Control allows institution staff to identify an accountholder as a candidate for exemption from Currency Transaction Reporting requirements.	OnDemand	BSA Officer
Risk Management Program	Determine eSign Applicability	This Control allows management to determine whether the Electronic Signatures in Global and National Commerce Act (eSign Act) is applicable to the institution's operations.	Every 6 Months	Compliance Officer

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Small Business Lending Data Collection & Reporting (Section 1071 or Reg B) Program	Determine Extension of Credit Small Business Status	This Control determines and documents whether an extension of credit, originated 10/1/2025-12/31/2025, 10/1/2026-12/31/2026, or 10/1/2027-12/31/2027, is a covered credit transaction under the Small Business Lending Data Collection & Reporting Rule. Compiling information during this time is a "reasonable method" to determine whether and when the financial institution is subject to the rule.	OnDemand	Compliance Team, Loan Administrator
Fair Debt Collections Practices Act (FDCPA) Program	Determine Fair Debt Collection Practices Act Status	This Control determines and documents whether the institution is subject to the Fair Debt Collection Practices Act.	Every Year	Compliance Officer
Call Report Program	Determine FFIEC 051 Eligibility Status (Effective for 9/30/2019 Call Report & After)	This Control determines and documents whether the institution is eligible to file FFIEC 051 beginning with the 9/30/2019 Call Report.	Every Quarter	CFO
Accounting Program	Determine Fidelity Bond Deductible Status	This Control allows a federally-insured credit union to annually determine whether it qualifies for a higher deductible fidelity bond policy. This Control is not applicable to corporate credit unions.	Every Year	CFO
Small Business Lending Data Collection & Reporting (Section 1071 or Reg B) Program	Determine Financial Institution's Small Business Lending Data Collection & Reporting Status	This Control determines and documents whether the financial institution is subject to the Small Business Lending Data Collection & Reporting Rule.	Every Year	Compliance Officer, Compliance Team

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Flood Insurance Requirements Program	Determine Flood Insurance Coverage Requirements	This Control determines and documents the amount of flood insurance coverage required to comply with Flood Hazard Rules. This Control can calculate coverage for more than one structure of the same type (i.e., residential or commercial) but not for multiple structure types.	OnDemand	Loan Administrator, Loan Managers
Flood Insurance Requirements Program	Determine Flood Insurance Escrow Exemption Status	This Control allows you to determine if your institution is exempt from establishing flood insurance escrow accounts to pay flood insurance premiums.	OnDemand	Compliance Officer
Lending Program	Determine HMDA Reporting & Partial Exemption Status (Effective 1/1/2022 and after)	This Control determines whether the institution is a closed-end and/or open-end HMDA reporter and whether it qualifies for a partial exemption.	Every Year	Compliance Officer
Truth in Lending Act (TILA or Reg Z) Program	Determine HPML Escrow Exemption Status (Effective 2/17/2021 and after)	This Control determines and documents whether the institution is eligible for the exemption from mandatory escrow accounts for higher-priced mortgage loans. Continuity recommends establishing an annual due date of 2/15 which will ensure that the annual asset threshold adjustment published by the CFPB each December will be updated.	Every Year	Compliance Officer
Lending Program	Determine HVCRE Loan Status	This Control determines and documents whether a loan is a high volatility commercial real estate exposure.	OnDemand	Loan Administrator, Operations Manager, Senior Credit Officer
Loans to Insiders (Reg O) Program	Determine Insider Loan Status & Regulation O Compliance	This Control determines and documents whether an extension of credit is subject to and complies with Regulation O requirements.	OnDemand	Compliance Officer

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Lending Program	Determine Military Lending Act Status	This Control allows financial institutions to determine and document whether a consumer is considered a covered borrower under the Military Lending Act (MLA) and, if so, to review the transaction for MLA compliance.	OnDemand	Loan Administrator, Loan Managers
Bank Secrecy Act (BSA) Program	Determine Non-Bank Financial Institution (NBFI) Status	This Control allows the financial institution to determine if the business is a Non-bank Financial Institution (NBFI).	OnDemand	BSA Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Determine Overdraft Service Opt In Requirement Status	This Control determines and documents whether the institution is subject to Regulation E and is required to obtain a consumer opt in prior to charging any fees to pay ATM and one-time debit card transactions that would overdraw the consumer's account.	Every Year	Compliance Officer, Operations Manager
Truth in Lending Act (TILA or Reg Z) Program	Determine Qualified Mortgage Loan Small Creditor Status (1/2014 and after)	This Control determines whether the institution is a small creditor under the qualified mortgage rules. Continuity recommends establishing an annual due date of 2/15 which will ensure that the annual asset threshold adjustment published by the CFPB each December will be updated.	Every Year	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Determine Remittance Transfer Rules Exemption Status	This Control determines and documents whether the institution is exempt from or subject to Regulation E remittance transfer rules.	Every Quarter	Compliance Officer, Operations Manager
Automated Clearing House (ACH) Program	Determine Sending Point Agreement Applicability	This Control allows the financial institution to determine if a Sending Point agreement is needed.	Every Year	Compliance Officer

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Community Reinvestment Act (CRA) Program	Determine Small Business/Small Farm Loan Status	This Control allows a bank to identify whether a loan qualifies as a "small business" or "small farm" loan under the Community Reinvestment Act and to ensure that each qualified loan is reported as required. Applicable to: large banks. Intermediate small banks may elect to be a CRA reporter.	OnDemand	Loan Managers
Truth in Lending Act (TILA or Reg Z) Program	Determine Small Servicer Exemption Status	This Control allows the Institution to determine whether it is eligible for the small servicer exemption provided in the Reg X and Reg Z servicing rules.	Every Year	Compliance Officer
Human Resources (HR) Program	Distribute and Review Annual Employee Benefits Information	This Control allows the institution to distribute annual benefits information to all employees and allows employees to review these documents.	Every Year	HR Manager
Human Resources (HR) Program	Distribute and Review Employee Handbook	This Control allows the institution to provide its Employee Handbook to its employees so they can review it.	Every Year	HR Manager
Audit Program	Distribute Branch Notices	This Control allows the institution to upload and distribute notices that are required to be posted in branches and have each branch manager complete a compliance review of branch signage.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Distribute BSA Risk Assessment	This Control allows the institution to distribute the BSA risk assessment for review.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Distribute Current Year W-8BEN IRS Form	This Control allows the institution to upload the current year W-8BEN Form and make it available to employees within the Policy & Procedure Library for accountholder completion.	Every Year	BSA Officer

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Human Resources (HR) Program	Distribute Form - IRS Form W-4 Update (Mandatory)	This Control allows the institution to upload the current year W-4 Form and distribute it to employees for completion.	Every Year	HR Manager
Human Resources (HR) Program	Distribute Forms - 401(k)/Simple Plan Change Forms	This Control reminds the institution to upload the current 401(k) or Simple plan change form for distribution to employees.	Every 6 Months	HR Manager
Human Resources (HR) Program	Distribute Forms - IRS Form W-4 Update (Voluntary)	This Control allows the institution to upload the current year W-4 Form and distribute it to employees so that any changes can be requested.	Every Year	HR Manager
Risk Management Program	Distribute Information or Request Action	This Control allows the institution to request action from one or more team members, document receipt of the request and any follow-up steps needed.	OnDemand	All Employees
Asset-Liability Management Program	Distribute Meeting Materials - ALCO	This Control allows the institution to securely provide meeting materials to the Asset and Liability Committee (ALCO) via the Continuity Control platform. This control may be used for monthly, quarterly, or other periodic meetings.	OnDemand	Compliance Officer
Audit Program	Distribute Meeting Materials - Audit Committee	This Control allows the institution to securely provide meeting materials to the Audit Committee via the Continuity Control platform. This Control may be used for monthly, quarterly, or other periodic meetings.	OnDemand	Compliance Officer
Administration Program	Distribute Meeting Materials - Board of Directors	This control allows the institution to securely provide meeting materials to the Board of Directors via the Continuity Control platform. This control may be used for monthly, quarterly, or other periodic meetings.	Every Month	CEO

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Compliance Committee Program	Distribute Meeting Materials - Compliance Committee	This Control allows the meeting administrator to securely provide meeting materials to committee members via the Continuity Control platform. This Control may be used for monthly, quarterly, or other periodic meetings.	OnDemand	Compliance Officer
Community Reinvestment Act (CRA) Program	Distribute Meeting Materials - CRA Committee	This Control allows the meeting administrator to securely provide meeting materials to committee members via the Continuity Control platform. This Control may be used for monthly, quarterly, or other periodic meetings. Applicable to: all banks.	OnDemand	Compliance Officer
Administration Program	Distribute Meeting Materials - Directors' Loan Committee	This Control allows the institution to upload and distribute meeting materials.	OnDemand	Board of Directors Liaison
IT Committee Program	Distribute Meeting Materials - IT Committee	This Control allows the institution to securely provide meeting materials to the IT Committee via the Continuity Control platform. This Control may be used for monthly, quarterly, or other periodic meetings.	OnDemand	Compliance Officer
Administration Program	Distribute Meeting Materials - Management Committee	This Control allows the institution to upload materials for the Management Committee Meeting.	Every Week	Compliance Officer
Bank Secrecy Act (BSA) Program	Distribute Meeting Materials - Suspicious Activity Report (SAR) Committee	This Control allows the institution to upload, distribute, and confirm review of meeting materials.	OnDemand	BSA Officer
Asset-Liability Management Program	Distribute Meeting Minutes - ALCO	This Control allows the institution to document that meeting minutes were reviewed and approved by the ALCO.	OnDemand	Compliance Officer

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Audit Program	Distribute Meeting Minutes - Audit Committee	This Control allows the institution to document that meeting minutes were reviewed and approved by the Audit Committee.	OnDemand	Compliance Officer
Administration Program	Distribute Meeting Minutes - Board of Directors	This Control allows the institution to document that meeting minutes were reviewed and approved by the Board of Directors.	OnDemand	CEO
Compliance Committee Program	Distribute Meeting Minutes - Compliance Committee	This Control is used to distribute the meeting minutes to the Compliance Committee for review.	OnDemand	Compliance Officer
Administration Program	Distribute Meeting Minutes - Directors' Loan Committee	This Control allows the Directors' Loan Committee to distribute, comment on and finalize meeting minutes	OnDemand	Board of Directors Liaison
IT Committee Program	Distribute Meeting Minutes - IT Committee	This Control allows the institution to document that meeting minutes were reviewed and approved by the IT Committee.	OnDemand	Compliance Officer
Bank Secrecy Act (BSA) Program	Distribute Meeting Minutes - Suspicious Activity Report (SAR) Committee	This Control allows the institution to upload, distribute, document requested edits, and upload the final copy of the meeting minutes.	OnDemand	BSA Officer
Administration Program	Distribute Minutes - Management Committee	This Control allows the institution to document that meeting minutes were reviewed and approved by the Management Committee.	OnDemand	Compliance Officer
Automated Clearing House (ACH) Program	Document ACH Audit Completion	This Control ensures that the institution uploads and retains required ACH audit records.	Every Year	Operations Manager
Community Reinvestment Act (CRA) Program	Document Additional Community Service Hours (On Demand)	This Control allows employees to report their community service hours at any time. Applicable to: banks that track community service hours.	OnDemand	All Employees

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Diversity Program	Document Appointment of Diversity Officer	This Control allows the financial institution to document the appointment of their Diversity Officer.	Every Year	Compliance Officer
Audit Program	Document Audit or Examination Management Responses	This Control will track management responses and corrective action.	OnDemand	Compliance Officer
Audit Program	Document Audit or Examination Recommendation	This Control allows the institution to record and assign responsibility for addressing an audit or examination recommendation.	OnDemand	Compliance Officer
Community Reinvestment Act (CRA) Program	Document Community Service Hours (Regularly Scheduled)	This Control allows employees to record their community service hours on a regularly-scheduled interval. Applicable to: banks that track community service.	Every Month	All Employees
Automated Clearing House (ACH) Program	Document Completion of ACH Risk Assessment	This Control will ensure that the institution's ACH risk assessment is regularly reviewed and updated.	Every Year	Compliance Officer
Equal Credit Opportunity Act (ECOA or Reg B) Program	Document Fair Lending Risk Assessment Completion	This Control will ensure that the institution's fair lending risk assessment is regularly reviewed and updated.	Every Year	Compliance Officer
Office of Foreign Assets Control (OFAC) Program	Document OFAC Risk Assessment Completion	This Control allows the financial institution to record OFAC risk assessment completion. Each financial institution is required to periodically assess OFAC risks associated with the FI's products, customer base, and geographic locations. Management should update the risk assessment to identify changes in the FI's operations or customer base. It is a sound practice for FIs to reassess OFAC risks at least every 12 to 18 months even if changes do not occur.	Every Year	BSA Officer

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Complaint Resolution Program	Document, Research & Resolve a Complaint (1-step)	This Control allows management to track the receipt, research, and resolution of each complaint. It is a one-step workflow where the same employee performs all of the tasks.	OnDemand	Compliance Officer
Complaint Resolution Program	Document, Research & Resolve a Complaint (3-step)	This Control allows management to track the receipt, research, and resolution of each complaint. It is a three-step workflow where different employees perform different steps of the process.	OnDemand	All Employees
Vendor Management Program	Evaluate a Potential New Vendor	This Control allows the institution to conduct due diligence for a proposed new vendor by addressing FFIEC guidelines encompassing all material aspects of the vendor relationship, such as the vendor's financial condition, reputation (e.g., reference checks), controls, key personnel, disaster recovery plans and tests, and use of subcontractors.	OnDemand	Senior Management
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Access Device Practices for Regulation E Compliance	This Control documents the institution's monitoring of access device practices to determine compliance with Regulation E.	Every Year	Compliance Officer, Operations Manager
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Cash Intensive Businesses	This Control documents the institution's regular monitoring of cash-intensive business accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - High Risk	This Control documents the institution's regular monitoring of its high risk accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Quarter	BSA Officer

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Bank Secrecy Act (BSA) Program	Monitor Accountholders - Low Risk	This Control documents the institution's regular monitoring of its low risk accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Medium/Moderate Risk	This Control documents the institution's regular monitoring of its medium/moderate risk accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every 6 Months	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Money Service Businesses (MSBs)	This Control documents the institution's regular monitoring of accountholders that operate as money service businesses to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Nonbank Financial Institutions (NBFIs)	This Control documents the institution's regular monitoring of nonbank financial institution accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Nongovernmental Organizations (NGOs)	This Control documents the institution's regular monitoring of accountholders that are nongovernmental organizations to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Quarter	BSA Officer

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Bank Secrecy Act (BSA) Program	Monitor Accountholders - Nonresident Alien & Foreign	This Control documents the institution's regular monitoring of its nonresident alien and foreign individual accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Politically Exposed Persons (PEPs)	This Control documents the institution's regular monitoring of politically exposed persons who are accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Private ATMs	This Control documents the institution's regular monitoring of its private ATM accountholders to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Accountholders - Remote Deposit Capture (RDC)	This Control documents the institution's regular monitoring of accountholders who use remote deposit capture services to detect potentially suspicious activity and to determine whether a BSA risk rating change is warranted.	Every Year	BSA Officer
Automated Clearing House (ACH) Program	Monitor ACH Underwriting Standards	This Control allows the financial institution to monitor Automated Clearinghouse (ACH) underwriting standards to determine if they are sufficient or need improvement.	OnDemand	Operations Manager

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Equal Credit Opportunity Act (ECOA or Reg B) Program	Monitor Adverse Action - Credit Applications	This Control determines and documents whether the institution's adverse action processes for credit applications comply with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Review Adverse Action - Credit Application, Review a Commercial Loan Application (Non-Real Estate Secured), Review a Commercial Loan Application (Real Estate Secured), Review a Consumer Loan Application (Non-Real Estate Secured), Review a HELOC Application, and Review a Non-Originated Mortgage Loan File (10/3/2015 and after) and generate reports to compile data.	Every Year	Compliance Officer, Loan Administrator
Advertising and Marketing Program	Monitor Advertising Compliance	This Control determines and documents whether the institution's advertising program is in compliance with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDos: Submit an Advertisement for Review/Approval, Review a [type] Advertisement, or Submit a [type] Advertisement for Review and generate a report(s) to compile data.	Every Year	Compliance Officer
RegAdvisor Program	Monitor Agency Issuances	This Control allows the financial institution to document and review other Federal or State agency sources (aside from RegAdvisor Alerts) and determine if action is needed.	OnDemand	Compliance Officer

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Appraisal and Evaluations Program	Monitor Approved Appraiser List	This Control allows the institution to monitor its list of approved appraisers to determine whether any changes are needed.	Every Year	Compliance Officer
Audit Program	Monitor Branch Signage Compliance (Branch Visits)	This Control determines and documents whether branch notices comply with Federal regulatory requirements and are posted as required. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Review Branch Signage Compliance (Branch Visits) and generate a report to compile data.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Monitor BSA/AML Software	This Control allows the financial institution to review and test core BSA/AML surveillance system capabilities and thresholds.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Cash Shipments	This Control allows the institution to record the review of cash shipments.	Every Quarter	Compliance Officer
Expedited Funds Availability Act (EFAA or Reg CC) Program	Monitor Check Collection Practices for Regulation CC Compliance	This Control determines and documents whether the institution's check collection processes comply with Regulation CC requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Returned Check or Notice of Nonpayment and generate a report to compile data.	Every Year	Compliance Officer

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Expedited Funds Availability Act (EFAA or Reg CC) Program	Monitor Check Deposit Hold Practices for Regulation CC Compliance	This Control determines and documents whether the institution's check deposit hold practices comply with Regulation CC requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Check Deposit Hold for Regulation CC Compliance and generate a report to compile data.	Every Year	Compliance Officer, Operations Manager
Truth in Lending Act (TILA or Reg Z) Program	Monitor Closed-End Mortgage Loan Payment Crediting Practices	This Control determines and documents whether the institution's closed-end mortgage loan payment crediting practices comply with TILA/Regulation Z requirements.	Every Year	Compliance Officer
Residential Real Estate Loan Program	Monitor Closing Disclosures	This Control determines and documents whether completed Closing Disclosures comply with Federal regulatory requirements. Use the ToDo: Review a Closing Disclosure and generate a report to compile data.	Every Year	Compliance Officer
Community Reinvestment Act (CRA) Program	Monitor Community Service Hours & CRA Eligibility	This Control allows the institution to monitor employee-reported community service for which the initial determination has been made of whether the activity may be eligible to be considered in a CRA examination. This Control should be used along with the Control called "Record Community Service and Determine CRA Eligibility." Applicable to: large banks. Intermediate small and small banks may elect to track community service hours and CRA eligibility.	OnDemand	CRA Officer

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Appraisal and Evaluations Program	Monitor Compliance with Appraisal and Evaluation Requirements	This Control determines and documents whether the institution's program is in compliance with Federal regulatory requirements and the Interagency Appraisal and Evaluation Guidelines. To assess compliance with policies and procedures, transaction testing is recommended. Use the Todos: Review a Real Estate Appraisal and Review a Real Estate Evaluation and generate reports to compile data.	Every Year	Compliance Officer, Operations Manager
Community Reinvestment Act (CRA) Program	Monitor CRA Assessment Area	This Control monitors the bank's CRA assessment area to determine if changes are needed.	Every Year	CRA Officer
Community Reinvestment Act (CRA) Program	Monitor CRA Performance (Small/Intermediate Small Bank)	This Control documents management's periodic assessment of a small or intermediate small bank's CRA performance. Applicable to: small and intermediate small banks.	OnDemand	CRA Officer
Bank Secrecy Act (BSA) Program	Monitor Currency Transaction Report (CTR) Exempt Persons	This Control determines and documents whether the institution's CTR exemption process complies with Bank Secrecy Act requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the Control: Determine Currency Transaction Report (CTR) Exempt Persons Status and generate a report to compile data.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Currency Transaction Reporting (CTR)	This Control documents the regular review of the institution's currency transaction reporting process.	Every Year	BSA Officer

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Bank Secrecy Act (BSA) Program	Monitor Customer Identification Program (CIP) Compliance	This Control determines and documents whether the institution's Customer Identification Program complies with Bank Secrecy Act requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Review Account for Customer Identification Program (CIP) Compliance and generate a report to compile data.	Every Year	BSA Officer
Expedited Funds Availability Act (EFAA or Reg CC) Program	Monitor Deposit Operations Practices for Regulation CC Compliance	This Control determines and documents the institution's compliance with Regulation CC availability requirements.	Every Year	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Disclosure Practices for Regulation E Compliance	This Control determines and documents whether the institution's disclosure practices comply with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDos: Review a Change in Terms Notice for Regulation E Compliance, Review an Electronic Terminal for Regulation E Compliance, Review a Periodic Statement or Alternative for Regulation E Compliance, and Review Initial Disclosure for Regulation E Compliance and generate reports to compile data.	Every Year	Compliance Officer, Operations Manager

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Expedited Funds Availability Act (EFAA or Reg CC) Program	Monitor Disclosures & Disclosure Practices for Regulation CC Compliance	This Control determines and documents whether the institution's disclosures and disclosure practices comply with Regulation CC requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Change in Terms for Regulation CC Compliance and generate a report to compile data.	Every Year	Compliance Officer, Operations Manager
Diversity Program	Monitor Diversity Performance	This Control allows the financial institution to monitor and document their diversity performance self-assessment.	Every Year	Diversity Officer, testing
Accounting Program	Monitor Dormant Accounts	This Control allows the institution to document its annual review of dormant accounts.	Every Year	Operations Manager
Community Reinvestment Act (CRA) Program	Monitor Employee Community Service Hours	This Control allows the financial institution to monitor employee-recorded community service hours regardless of Community Reinvestment Act (CRA) eligibility. This Control should be used along with the following Controls: "Record Community Service Hours (Regularly Scheduled)" and "Record Additional Community Service Hours (On Demand)". Applicable to: all banks that track community service hours.	Every Month	CRA Officer
Human Resources (HR) Program	Monitor Employee Handbook Review	This Control allows the institution to confirm that its employees have reviewed the Employee Handbook as required by the institution's policy and procedures.	Every Year	HR Manager

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Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Error Resolution Practices for Regulation E Compliance	This Control determines and documents whether the institution's error resolution practices comply with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the Todos: Record Receipt & Resolution of a Regulation E Error and Review Resolution of an EFT Error for Regulation E Compliance and generate reports to compile data.	Every Year	Compliance Officer
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Monitor Escrow Account Compliance	This Control determines and documents whether escrow accounts for residential mortgage loans comply with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this Todo: Review Escrow Account and generate a report to compile data.	Every Year	Compliance Officer
Residential Real Estate Loan Program	Monitor Escrow Closing Notices	This Control determines and documents whether Escrow Closing Notices comply with Federal regulatory requirements. Use the Todo: Review Escrow Closing Notice and generate a report to compile data.	Every Year	Compliance Officer
E-SIGN and E-Disclosure Program	Monitor eSign Disclosures	This Control determines and documents whether the institution's eSign disclosure program complies with Federal requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the Todo: Review an eSign Disclosure and generate a report to compile data.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Flood Insurance Requirements Program	Monitor Flood Hazard Rules Compliance	This Control determines and documents the institution's compliance with Flood Hazard Rules. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Determine Flood Insurance Coverage Requirements, Determine Flood Insurance Escrow Exemption Status, Review a Flood Hazard Notice, Review a Loan for Flood Hazard Rules Compliance, Review a Private Flood Insurance Policy, Review a Standard Flood Hazard Determination Form, Record Force-Placed Flood Insurance, and Monitor Force-Placed Flood Insurance Status and generate reports to compile data.	Every Year	Compliance Officer
Flood Insurance Requirements Program	Monitor Force-Placed Flood Insurance Status	This Control documents the institution's monitoring of borrowers' force-placed flood insurance status and is used in conjunction with Record Force-Placed Flood Insurance.	Every 2 Weeks	Compliance Officer
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Monitor Force-Placed Hazard Insurance Processes	This Control determines and documents whether force-placed hazard insurance processes comply with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Record Force-Placed Hazard Insurance and Monitor Force-Placed Hazard Insurance Status and generate reports to compile data.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Monitor Force-Placed Hazard Insurance Status	This Control determines and documents the institution's monitoring efforts related to force-placed hazard insurance. Use this ToDo: Record Force-Placed Hazard Insurance and generate reports to compile data. It is recommended that the institution schedule this ToDo for distribution every two weeks to ensure accounts are reviewed in a timely manner.	Every 2 Weeks	Loan Administrator
Deposit Operations Program	Monitor Garnishment Order Processing Practices	This Control determines and documents whether garnishment orders were properly processed according to 31 CFR Part 212 and the institution's procedures. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Review a Processed Garnishment Order and generate a report to compile data.	Every Year	Compliance Officer, Operations Manager
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Gift Card & Gift Certificate Practices for Regulation E Compliance	This Control determines and documents whether the institution's gift card and gift certificate practices comply with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Review a Gift Card or Gift Certificate Disclosure for Regulation E Compliance and generate a report to compile data.	Every Year	Compliance Officer
Residential Real Estate Loan Program	Monitor HELOC Applications	This Control determines and documents whether HELOC applications were processed according to Federal regulatory compliance requirements. Use the ToDo: Review a HELOC Application and generate a report to compile data.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Monitor HMDA LAR Accuracy (Effective 5/24/2018)	This Control documents the institution's monitoring of its HMDA LAR. Use these ToDos: Determine an Application's HMDA Reporting Status (Effective 1/1/2018) and Review a HMDA-Reportable Application (Effective 5/24/2018) and generate reports to compile data.	Every Quarter	Compliance Officer
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Monitor HMDA Records & Notices (Effective 1/1/2018)	This Control documents the HMDA Reporter's monitoring of adherence to Home Mortgage Disclosure Act recordkeeping and notification requirements.	Every Year	Compliance Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Monitor ID Theft Program Compliance	This Control determines and documents whether the institution's written ID Theft/Red Flags Program complies with Federal regulatory requirements. Use the ToDo: Record Red Flags Board of Directors Report and generate a report to compile data.	Every Year	Compliance Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Monitor ID Theft Rule Compliance	This Control determines and documents whether the institution's ID Theft/Red Flag processes comply with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Record a Change of Address and Report Potential Identity Theft and generate reports to compile data.	Every Year	Compliance Officer
Risk Management Program	Monitor Institutional ToDo Exceptions	This Control prompts management to regularly generate an institution-wide exception report to review ToDo completion status.	Every Quarter	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Residential Real Estate Loan Program	Monitor Loan Estimates	This Control determines and documents whether completed Loan Estimates comply with Federal regulatory requirements. Use the ToDo: Review a Loan Estimate and generate a report to compile data.	Every Year	Compliance Officer
Lending Program	Monitor Military Lending Act Compliance	This Control determines and documents the financial institution's compliance with the Military Lending Act. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Determine Military Lending Act Status and generate a report to compile data.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Monitor Monetary Instruments Recordkeeping Adequacy	This Control allows the institution to document the regular review of monetary instruments recordkeeping requirements.	Every Year	BSA Officer
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Monitor Mortgage Loan Servicing Error Resolution Compliance	This Control determines and documents whether the institution's mortgage loan servicing error resolution processes comply with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Record Mortgage Loan Servicing Error Receipt & Resolution and Review a Mortgage Loan Servicing Error and generate reports to compile data.	Every Year	Compliance Officer
Automated Clearing House (ACH) Program	Monitor Nacha Contact Registry Compliance	This Control monitors the institution's compliance with Nacha contact registry requirements.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Residential Real Estate Loan Program	Monitor Non-Originated Mortgage Loan Files (Effective 10/3/2015)	This Control determines and documents whether the institution processed non-originated mortgage loan files according to Federal regulatory requirements. Use the ToDo: Review a Non-Originated Mortgage Loan File (10/3/2015 and after) and generate a report to compile data.	Every Year	Compliance Officer, Loan Administrator
Lending Program	Monitor Non-Real Estate Loan Files (Non-Originated)	This Control allows the institution to review a sample of non-real estate secured loan applications received but not originated to determine compliance with various regulatory requirements. Use the ToDos: Review a Commercial Loan Application (Non-Real Estate Secured) and Review a Consumer Loan Application (Non-Real Estate Secured) and generate reports to compile data.	Every Year	Compliance Officer
Lending Program	Monitor Non-Real Estate Loan Files (Originated)	This Control allows the institution to review a sample of originated non-real estate secured loans to determine compliance with various regulatory requirements. This Control should be used along with the Controls "Review a Commercial Loan Application (Non-Real Estate Secured)" and "Review a Consumer Loan Application (Non-Real Estate Secured)".	Every Year	Compliance Officer
Accounting Program	Monitor Nonresident Alien Interest Reporting	This Control allows the institution to annually review its compliance with IRS regulations for reporting interest paid to nonresident aliens.	Every Year	Operations Manager
Reserve Requirements for Depository Institutions (Reg D) Program	Monitor NOW Account Eligibility	This Control allows the financial institution to review NOW account ownership to assess compliance with the deposit account requirements of the Federal Reserve's Regulation D (Reserve Requirements for Depository Institutions).	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Bank Secrecy Act (BSA) Program	Monitor Office of Foreign Assets Control (OFAC) Screening	This Control allows the institution to verify that the periodic comparison of its existing accounts to the current OFAC sanctions list was completed, and to document action taken to resolve any potential matches, or "hits" against the list.	Every 6 Months	BSA Officer
Lending Program	Monitor Open-End Non-Real Estate Loan Files (Non-Originated)	This Control determines and documents the institution's compliance with Federal regulatory requirements related to non-originated open-end non-real estate-secured loan applications, including credit cards. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Consumer Loan Application (Non-Real Estate Secured) and generate a report to compile data.	Every Year	Compliance Officer
Lending Program	Monitor Open-End Non-Real Estate Loan Files (Originated)	This Control determines and documents the institution's compliance with Federal regulatory requirements related to originated open-end non-real estate-secured loan applications, including credit cards. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Consumer Loan Application (Non-Real Estate Secured) and generate a report to compile data.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Residential Real Estate Loan Program	Monitor Originated Mortgage Loan Files (Effective 10/3/2015)	This Control determines and documents whether the institution processed originated mortgage loan files according to Federal regulatory requirements. Use the ToDo: Review an Originated Mortgage Loan File (10/3/2015 and after) and generate a report to compile data.	Every Year	Compliance Officer
Overdraft Protection (ODP) Program	Monitor Overdraft Protection Program - Bank	This Control determines and documents whether the institution's overdraft protection program adheres to regulatory requirements and guidance.	Every Year	Compliance Officer
Overdraft Protection (ODP) Program	Monitor Overdraft Protection Program - Credit Union	This Control determines and documents whether the institution's overdraft protection program adheres to regulatory requirements and guidance.	Every Year	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Overdraft Service Practices for Regulation E Compliance	This Control determines and documents whether the institution's overdraft program complies with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Review Account for Regulation E Overdraft Service Compliance and generate a report to compile data.	Every Year	Compliance Officer, Operations Manager
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Periodic Statement & Alternative Practices for Regulation E Compliance	This Control determine and documents the institution's periodic and alternative statement practices comply with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Review a Periodic Statement or Alternative for Regulation E Compliance and generate a report to compile data.	Every Year	Compliance Officer, Operations Manager

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Securities Activities Program	Monitor Personal Securities Trading Reports (Member Banks)	This Control allows the financial institution to review employee reporting of personal securities trading as required by Section 208.34 of the Federal Reserve System's Regulation H (Membership of State Banking Institutions in the Federal Reserve System).	Every Quarter	Compliance Officer
Securities Activities Program	Monitor Personal Securities Trading Reports (Non-Member Banks)	This Control allows the financial institution to review employee reporting of personal securities trading as required by Section 344.9 of the FDIC's Part 344 (Recordkeeping and Confirmation Requirements for Securities Transactions).	Every Year	Compliance Officer
Residential Real Estate Loan Program	Monitor PMI Compliance	This Control determines and documents whether the institution complies with Private Mortgage Insurance (PMI) requirements. Use the ToDos: Review an initial PMI Disclosure, Review a Lender-Paid Mortgage Insurance Notice, Review an Annual PMI Statement, Review a PMI Cancellation Request, Review a PMI Termination, and Review a PMI Premium Payment and generate reports to compile data.	Every Year	Compliance Officer, Loan Administrator
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Preauthorized Transfer Practices for Regulation E Compliance	This Control determines and documents whether the institution's preauthorized transfer practices comply with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Preauthorized Transfer for Regulation E Compliance and generate a report to compile data.	Every Year	Compliance Officer, Operations Manager

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Loans to Insiders (Reg O) Program	Monitor Regulation O Compliance	This Control determines and documents the institution's compliance with Regulation O requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Determine Insider Loan Status & Regulation O Compliance, Record Distribution of Regulation O Survey, and Record Related Interests - Regulation O Survey and generate reports to compile data.	Every Year	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Remittance Transfer Disclosure Practices for Regulation E Compliance	This Control determines and documents whether the institution's remittance transfer disclosure practices comply with Regulation E requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use these ToDos: Review a Remittance Transfer Disclosure for Regulation E Compliance and Review a Remittance Transfer Error for Regulation E Compliance and generate reports to compile data.	Every Year	Compliance Officer, Operations Manager
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Monitor Reported Identity Theft	This Control determines and documents whether the institution's ID Theft process complies with Federal requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Report Potential Identity Theft and generate a report to compile data.	Every Quarter	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Audit Program	Monitor Report of Branch Notice Compliance	This Control determines and documents whether the branch managers' branch notice review process is accurate and complete. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Distribute Branch Notices and generate a report to compile date.	Every Year	Compliance Officer
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Monitor SAFE Act Compliance Program	This Control determines and documents whether the financial institution's written SAFE Act program complies with Federal regulatory requirements.	Every Year	Compliance Officer
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Monitor SAFE Act Registrations and Renewals	This Control determines and documents whether the institution complies with SAFE Act registration and renewal requirements. Use the ToDos: Record Financial Institution SAFE Act Registration, Record a Mortgage Loan Originator's SAFE Act Registration, and Record Annual Mortgage Loan Originator(s) Registration and generate reports to compile data.	Every Year	Compliance Officer
Servicemembers' Civil Relief Act (SCRA) Program	Monitor SCRA Compliance	This Control determines and documents whether the institution's Servicemembers' Civil Relief Act program complies with requirements. Use the ToDo: Record Servicemember's Active Duty Status and generate a report to compile data.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Monitor Section 314(a) Information Sharing Compliance	This Control documents review of the institution's compliance with Section 314(a) Information Sharing requirements.	Every Year	BSA Officer, Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Bank Secrecy Act (BSA) Program	Monitor Section 314(b) Information Sharing	This Control determines and documents whether the institution's Section 314(b) program complies with the Bank Secrecy Act. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDos: Record Section 314(b) Information Sharing and Record Section 314(b) Information Sharing Certification Filing and generate reports to compile data.	Every Year	BSA Officer
Community Reinvestment Act (CRA) Program	Monitor Statewide Loan-to-Deposit Ratios	This Control allows the bank to monitor its statewide loan-to-deposit ratios to determine compliance with Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. Use this Control to monitor all interstate branch reviews that were completed within the "Review Statewide Loan-to-Deposit Ratio" Control. Applicable to: all banks.	Every Year	CFO
Expedited Funds Availability Act (EFAA or Reg CC) Program	Monitor Substitute Check Claim Practices for Regulation CC Compliance	This Control determines and documents whether the institution's substitute check claim practices comply with Regulation CC requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use this ToDo: Review a Substitute Check Claim for Regulation CC Compliance and generate a report to compile data.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Monitor Successor in Interest Claims	This Control determines and documents whether the institution's successor in interest processes comply with Federal regulatory requirements. To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDo: Record a Successor in Interest Claim and generate a report to compile data.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Monitor Suspicious Activity Report (SAR) Compliance	This Control determines and documents whether Suspicious Activity Reports (SARs) have been filed correctly, completely, and in a timely manner. Use the ToDos: Record a Suspicious Activity Report (SAR) Filing and Report Potential Suspicious Activity and generate reports to compile data.	Every Year	BSA Officer
Reserve Requirements for Depository Institutions (Reg D) Program	Monitor Time Deposit Accounts for Regulation D Compliance	This Control allows the financial institution to review time deposit accounts for compliance with Regulation D (Reserve Requirements of Depository Institutions).	Every Year	Compliance Officer
Truth in Savings Act (TISA or Reg DD) Program	Monitor TISA Compliance - Bank or Credit Union	This Control determines and documents the institution's compliance with the Truth-in-Savings Act (TISA). To assess compliance with policies and procedures, transaction testing is recommended. Use the ToDos: Review an Initial Disclosure for TISA Compliance, Review a Periodic Statement for TISA Compliance, and Review a Subsequent Disclosure to TISA Compliance and generate reports to compile data.	Every Year	Compliance Officer, Operations Manager
Automated Clearing House (ACH) Program	Monitor Training - ACH for Employees	This Control allows the institution to confirm that its employees have reviewed ACH training materials as required by the institution's ACH policy and procedures.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Automated Clearing House (ACH) Program	Monitor Training - ACH for Originators	This Control allows the financial institution to confirm that its originators have reviewed the ACH Training materials as required by the institution's policy and procedures.	Every Year	Training Officer
Anti-harassment Program	Monitor Training - Anti-Harassment for Employees	This Control allows the institution to monitor Anti-Harassment Training for employees.	Every Year	Compliance Officer
Risk Management Program	Monitor Training - Bank Corporate Governance for Board of Directors	This Control allows the institution to confirm that its Board of Directors have reviewed Corporate Governance Training materials as required by the institution's policy and procedures.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Monitor Training - BSA for Board of Directors	This Control allows the institution to monitor whether its Board of Directors has completed Bank Secrecy Act (BSA) training as required by the institution's BSA policy and procedures.	Every Year	BSA Officer, Compliance Officer, Training Officer
Bank Secrecy Act (BSA) Program	Monitor Training - BSA for Employees	This Control allows the institution to monitor whether its employees have completed Bank Secrecy Act (BSA) training as required by the institution's BSA policy and procedures.	Every Year	BSA Officer, Compliance Officer, Training Officer
Complaint Resolution Program	Monitor Training - Complaint Resolution for Employees	This Control allows the institution to confirm that its employees have reviewed Complaint Resolution training materials as required by the institution's Complaint Resolution policy and procedures.	Every Year	Compliance Officer
Risk Management Program	Monitor Training - Compliance for Board of Directors	This Control allows the institution to confirm that its Board of Directors has reviewed Compliance training materials as required by the institution's Compliance policy and procedures.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Information Security Program	Monitor Training - Cyber Challenge Completion	This Control allows the financial institution to confirm that its employees have completed the respective Cyber Challenges as required by the institution's policy and procedures.	Every Year	Training Officer
Information Security Program	Monitor Training - Cybersecurity Awareness for BOD/Senior Management	This Control allows the institution to confirm that both its Board of Directors and senior management have reviewed Cybersecurity Awareness Training materials as required by the institution's policy and procedures.	Every Year	Training Officer
Information Security Program	Monitor Training - Cybersecurity Awareness for Employees	This Control allows the financial institution to confirm that its employees have reviewed the Cybersecurity Awareness Training materials as required by the institution's policy and procedures.	Every Year	Training Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Monitor Training - EFT for Employees	This Control allows the institution to confirm that its employees have reviewed Electronic Funds Transfer (EFT) training materials as required by the institution's EFT policy and procedures.	Every Year	Compliance Officer
Equal Credit Opportunity Act (ECOA or Reg B) Program	Monitor Training - Fair Lending for Employees	This Control allows the institution to confirm that its employees have reviewed Fair Lending training materials as required by the institution's Fair Lending policy and procedures.	Every Year	Compliance Officer
Deposit Insurance Program	Monitor Training - FDIC Insurance	This Control allows the financial institution to monitor whether their employees have completed the FDIC Insurance Trainings.	Every Year	Training Officer
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Monitor Training - HMDA for Employees	This Control allows the institution to confirm that its employees have reviewed HMDA training materials as required by the institution's HMDA policy and procedures.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Information Security Program	Monitor Training - Information Security for Employees	This Control allows the institution to confirm that its employees have reviewed Information Security training materials as required by the institution's Information Security policy and procedures.	Every Year	Compliance Officer
Lending Program	Monitor Training - MLA for Employees	This Control allows the institution to confirm that its employees have reviewed Military Lending Act (MLA) training materials as required by the institution's policy and procedures.	Every Year	Compliance Officer
Deposit Insurance Program	Monitor Training - NCUA Insurance	This Control allows the credit union to monitor whether their employees have completed NCUA Insurance Training.	Every Year	Training Officer
Overdraft Protection (ODP) Program	Monitor Training - Overdraft Protection for Employees	This Control allows the institution to confirm that its employees have reviewed Overdraft Protection training materials as required by the institution's Overdraft Protection policy and procedures.	Every Year	Compliance Officer
Privacy of Consumer Financial Information (Reg P) Program	Monitor Training - Privacy for Employees	This Control allows the institution to confirm that its employees have reviewed Privacy training materials as required by the institution's Privacy policy and procedures.	Every Year	Compliance Officer
Expedited Funds Availability Act (EFAA or Reg CC) Program	Monitor Training - Regulation CC for Employees	This Control allows the institution to confirm that its employees have completed Regulation CC training as required by Regulation CC and the institution's policies and procedures.	Every Year	Compliance Officer
Risk Management Program	Monitor Training Report	This Control allows the institution to review a report of training completed by employees.	Every Quarter	Training Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Risk Management Program	Monitor Training - Reporting Senior Citizen Financial Abuse for Employees	This Control allows the institution to confirm and document that its employees have reviewed training materials regarding how and when to report suspected senior citizen financial abuse.	Every Year	Compliance Officer, Training Officer
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Monitor Training - SAFE Act for Employees	This Control allows the institution to confirm that its employees have reviewed SAFE Act training materials as required by the institution's SAFE Act policy and procedures.	Every Year	Compliance Officer
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Monitor Training - SAFE Act for MLOs	This Control allows the institution to perform an annual independent review of compliance with the SAFE Act, specifically that all MLOs have received annual training in the requirements of the SAFE Act.	Every Year	Compliance Officer
Servicemembers' Civil Relief Act (SCRA) Program	Monitor Training - SCRA for Employees	This Control allows the financial institution to confirm that its employees have reviewed SCRA training materials as required by the institution's SCRA policy and procedures.	Every Year	Compliance Officer
Security Program	Monitor Training - Security for Employees	This Control allows the financial institution to monitor that its employees have reviewed Security training materials as required by the institution's Security policy and procedures.	Every Year	Security Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Currency Activity Reports	This Control documents the institution's regular review of transactions and reports to detect potentially suspicious activity.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Large Cash	This Control documents the institution's regular review of large cash transactions to detect potentially suspicious activity.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Misc. Core System Reports	This Control documents the institution's regular review of miscellaneous core system reports to detect potentially suspicious activity.	Every Quarter	BSA Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Monetary Instruments	This Control documents the institution's regular review of monetary instruments transactions to detect potentially suspicious activity.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Nonresident Alien Reports	This Control documents the institution's regular review of nonresident alien reports to detect potentially suspicious activity.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Nonsufficient Funds (NSF) Reports	This Control documents the institution's regular review of nonsufficient funds reports to detect potentially suspicious activity.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Significant Balance Change Reports	This Control documents the institution's regular review of significant balance change reports to detect potentially suspicious activity.	Every Quarter	BSA Officer
Bank Secrecy Act (BSA) Program	Monitor Transactions for Suspicious Activity - Wire Transfers	This Control documents the institution's regular review of wire transfer transactions to detect potentially suspicious activity.	Every Quarter	BSA Officer
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Monitor Unique Identifiers Provided as Required	This Control determine and documents whether the institution's processes related to unique identifiers comply with Federal regulatory requirements.	Every Year	Compliance Officer
Wire Transfer Program	Monitor Wire Transfer Authority List	This Control allows the institution to annually review its list of personnel who are authorized to approve wire transfers.	Every Year	COO
Automated Clearing House (ACH) Program	Prepare Board Report - ACH	This Control is used to document the institution's periodic ACH Board Report.	Every Year	Operations Manager
Information Security Program	Prepare Board Report - Information Security	The Board of Directors must receive an annual report regarding the Financial Institution's Information Security Program.	Every Year	Information Security Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Human Resources (HR) Program	Process HSA Change Request	This Control allows the institution to confirm that any requested HSA plan changes have been processed.	OnDemand	HR Manager
Human Resources (HR) Program	Process HSA Plan Change Requests	This Control allows the institution to confirm that any requested changes to employees' HSA plans have been processed.	Every 6 Months	HR Manager
Bank Secrecy Act (BSA) Program	Record a Cash Shipment	This Control allows the institution to record internal cash shipments, as well as those between the financial institution and the Federal Reserve Bank or correspondent banks, as required.	Every Week	Compliance Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Record a Change of Address	This Control allows the institution to record, verify, and confirm that change of address requests are performed in accordance with Identity Theft/Red Flags regulatory requirements and the institution's procedures.	OnDemand	Compliance Officer
Community Reinvestment Act (CRA) Program	Record a Charitable Contribution	This Control allows the financial institution to track and record charitable contributions. Applicable to: all banks that track charitable contributions.	OnDemand	CRA Officer
Securities Activities Program	Record Additional Personal Securities Trading (Effective 5/2019)	This Control records personal securities trades conducted by certain bank officers and employees.	OnDemand	Senior Management
Bank Secrecy Act (BSA) Program	Record AML Certification - Deposit Broker	This Control reminds the institution to annually obtain certification from other financial institutions concerning anti-money laundering and customer identification program implementation.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Record a Monetary Instruments Purchase (Depositor/Member)	This Control will allow institution staff to log a monetary instruments purchase by a depositor/member.	OnDemand	Tellers

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Bank Secrecy Act (BSA) Program	Record a Monetary Instruments Purchase (Non-Depositor/Non-Member)	This Control will allow institution staff to log a monetary instruments purchase by a non-depositor or non-member.	OnDemand	Tellers
Wire Transfer Program	Record an Incoming Wire Transfer	This Control allows the institution to record an incoming wire transfer.	OnDemand	Branch Workers
Bank Secrecy Act (BSA) Program	Record Annual Office of Foreign Assets (OFAC) Reporting	This Control allows the institution to document annual reporting to OFAC of any funds that have been blocked or rejected.	Every Year	BSA Officer
Automated Clearing House (ACH) Program	Record a Notice of Death (1-step)	This Control allows the financial institution to record that a death notification was received for an accountholder, and that the correct procedures were followed when reviewing the account for Reclamation.	OnDemand	Compliance Officer, Operations Manager, Tellers
Automated Clearing House (ACH) Program	Record a Notice of Death (2-step)	This Control records the institution's receipt of a notice of an accountholder's death and documents the steps taken to review the account and provide reclamation, if needed.	OnDemand	Operations Manager, Retail Banking Manager
Wire Transfer Program	Record an Outgoing Wire Transfer	This Control allows the institution to record an outgoing wire transfer and to identify remittance transfers.	OnDemand	Branch Workers
Bank Secrecy Act (BSA) Program	Record Appointment of BSA Officer	This Control records the regular appointment of the BSA Officer. This Control can be used if the BSA Officer is also responsible for CIP and/or OFAC compliance.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Record Appointment of Customer Identification Program (CIP) Officer	This Control records the regular appointment of the CIP Officer. This Control should only be used if the institution separates BSA/AML and CIP Officer responsibilities.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Bank Secrecy Act (BSA) Program	Record Appointment of Office of Foreign Assets Control (OFAC) Officer	This Control records the regular appointment of the OFAC Officer. This Control should only be used if the institution separates BSA/AML and OFAC Officer responsibilities.	Every Year	Compliance Officer
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Record a Successor in Interest Claim	This 3-step Control allows the institution to record receipt of a successor in interest claim and to document the institution's review and final determination regarding that claim.	OnDemand	All Employees
Bank Secrecy Act (BSA) Program	Record a Suspicious Activity Report (SAR) Filing	This Control allows the institution to document filing of a Suspicious Activity Report (SAR) to ensure that it has been completed correctly and filed in a timely manner.	OnDemand	BSA Officer
Community Reinvestment Act (CRA) Program	Record Bank-Wide Community Service	This Control allows the bank to record bank-wide community service. Applicable to: large banks. Intermediate small and small banks may elect to track community service.	OnDemand	CRA Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Record Board of Directors Report - ID Theft/Red Flags	This Control allows the financial institution to answer questions about their Board of Directors Red Flags report to ensure it meets compliance requirements. The Board of Directors must receive at least an annual report regarding the Financial Institution's Red Flags Program.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Record Board of Directors Review/Approval of BSA Risk Assessment	This Control allows the institution to record the Board of Directors review and approval of the periodic BSA Risk Assessment.	Every Year	BSA Officer
Security Program	Record Board Report - Security Program	The Control documents the institution's annual report to the Board of Directors regarding the institution's Security Program.	Every Year	Security Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Community Reinvestment Act (CRA) Program	Record Branch Closing, Relocation, or Consolidation	This Control allows the bank to document and manage compliance requirements for a branch that is closing, relocating, or consolidating. Applicable to: all banks.	OnDemand	CEO, CFO
Bank Secrecy Act (BSA) Program	Record BSA/AML/OFAC Board/Supervisory Committee Report	This Control documents the institution's regular reporting to the Board of Directors concerning the institution's BSA/AML/OFAC status.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Record BSA/AML Risk Assessment Completion	This Control documents the Financial Institution's (FI's) periodic assessment of the BSA/AML risks posed by the FI's products, services, customers, and geographic locations.	Every Year	BSA Officer
Bank Secrecy Act (BSA) Program	Record BSA Officer Training	This Control allows the institution to record training sessions, including webinars, seminars, in-person or telephone training, attended by the institution's BSA Officer.	Every Year	BSA Officer
Call Report Program	Record Call Report Submission	This Control records the institution's submission of its quarterly Call Report.	Every Quarter	CFO
Community Reinvestment Act (CRA) Program	Record Community Service and Determine CRA Eligibility	This Control allows employees to report community service, determine whether it qualifies as a "community development service" and if it may be eligible to be considered in a CRA examination. Applicable to: large banks. Intermediate small and small banks may elect to track community service.	OnDemand	All Employees
Diversity Program	Record Completion of Diversity Self Assessment - FDIC Banks	This Control records the bank's voluntary completion of the FDIC-developed diversity self assessment.	Every Year	Diversity Officer
Diversity Program	Record Completion of Diversity Self Assessment - NCUA Credit Unions	This Control records a credit union's voluntary completion of the NCUA-developed diversity self assessment.	Every Year	Diversity Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Fair Credit Reporting Act (FCRA) Program	Record Consumer Report Dispute & Resolution	This Control records the receipt and resolution of a consumer report dispute received directly from the consumer, not from a consumer reporting agency.	OnDemand	Compliance Officer, Operations Manager
Fair Credit Reporting Act (FCRA) Program	Record Consumer Report Dispute & Resolution (2-step)	This Control records the receipt and resolution of a consumer report dispute received directly from the consumer, not from a consumer reporting agency.	OnDemand	All Employees
Community Reinvestment Act (CRA) Program	Record CRA Loan Data Update	This Control records the institution's CRA loan data update. Applicable to: large banks. Intermediate small banks may elect to be a CRA reporter.	Every Quarter	Compliance Officer
Community Reinvestment Act (CRA) Program	Record CRA Public File Update - Branch Office(s)	This Control records the bank's update of its branch office CRA public file to ensure compliance with content and availability requirements.	OnDemand	CRA Officer
Community Reinvestment Act (CRA) Program	Record CRA Public File Update - Main Office	This Control records the bank's update of its main office, or interstate branch office CRA public file to ensure compliance with content and availability requirements.	Every Year	CRA Officer
Community Reinvestment Act (CRA) Program	Record CRA Report Submission	This Control will serve as a reminder for the bank to file its CRA Report and record related information. Applicable to: large banks. Intermediate small banks may elect to be a CRA reporter.	OnDemand	CRA Officer
Community Reinvestment Act (CRA) Program	Record CRA Software Update	This Control reminds the bank to update the CRA reporting software and record related information. Applicable to: large banks. Intermediate small banks may elect to be a CRA reporter.	Every Quarter	CRA Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Information Technology Program	Record Cybersecurity Assessment Completion	This Control allows the financial institution to confirm and document their completion of the FFIEC Cybersecurity Assessment Tool.	Every Year	IT Manager
Privacy of Consumer Financial Information (Reg P) Program	Record Distribution of Annual Privacy Notice	This Control allows the Financial Institution (FI) to be reminded to provide each consumer customer with an annual Privacy Notice as required.	Every Year	Compliance Officer
Loans to Insiders (Reg O) Program	Record Distribution of Regulation O Survey	This Control allows the bank to record distribution of its annual survey to insiders in compliance with the requirements of the Federal Reserve Board's Regulation O - Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks.	Every Year	Compliance Officer
Diversity Program	Record Diversity Data Sharing	This Control allows the financial institution to indicate with whom they have shared their institution's diversity data.	OnDemand	Diversity Officer
Diversity Program	Record Diversity Outreach	This Control allows the financial institution to track and document their diversity outreach events and activities.	OnDemand	HR Manager
Human Resources (HR) Program	Record Employment Opportunity Diversity	This Control allows financial institutions to document employment opportunity diversity.	OnDemand	HR Manager
Accounting Program	Record Escheatment of Unclaimed Property	This Control allows the institution to document its annual review of escheatment of unclaimed property.	Every Year	Operations Manager
Flood Insurance Requirements Program	Record Force-Placed Flood Insurance	This Control allows the financial institution to record force-placed flood insurance on a borrower account.	OnDemand	Loan Managers
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Record Force-Placed Hazard Insurance	This Control allows the financial institution to record force-placed hazard insurance on a borrower account.	OnDemand	Loan Managers

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Bank Secrecy Act (BSA) Program	Record Foreign Bank and Financial Accounts Report	This Controls records the institution's submission of the Foreign Bank and Financial Accounts Report that is due annually by 4/15 with an automatic extension to 10/15.	Every Year	BSA Officer
Regulatory Reporting Program	Record FRB Submission: FR Y-10 Changes in Organizational Structure Report	This Control documents the bank's submission to the Federal Reserve Bank (FRB) of FR Y-10.	OnDemand	CFO
Regulatory Reporting Program	Record FRB Submission: FR Y-4 Notification of Nonbanking Activities Form	This Control documents the holding company's submission of form FR Y-4 to the Federal Reserve Board.	OnDemand	CFO
Regulatory Reporting Program	Record FRB Submission: FR Y-6 Annual Report of Holding Companies	This Control documents the holding company's submission of form FR Y-6 to the Federal Reserve Board.	Every Year	CFO
Regulatory Reporting Program	Record FRB Submission: FR Y-8 Transactions with Affiliates Report	This Control documents the bank's submission of form FR Y-8 to the Federal Reserve Board.	Every Quarter	CFO
Regulatory Reporting Program	Record FRB Submission: FR Y-9C Consolidated Financial Statements for Bank Holding Companies	This Control documents the submission of form FR Y-9C to the Federal Reserve Board.	Every Quarter	CFO
Regulatory Reporting Program	Record FRB Submission: FR Y-9LP Parent Company Only Financial Statements for Large Holding Companies	This Control documents a large holding company's submission of FR Y-9LP to the Federal Reserve Board.	Every Quarter	CFO
Regulatory Reporting Program	Record FRB Submission: FR Y-9SP Financial Statements	This Control documents the holding company's submission of form FR Y-9SP to the Federal Reserve Board.	Every 6 Months	CFO
Truth in Lending Act (TILA or Reg Z) Program	Record HELOC Disclosures Order	This Control reminds the institution to order updated HELOC disclosures and to record receipt of the forms.	Every Year	Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Record HMDA Report Submission	This Control records HMDA LAR submission to the Consumer Financial Protection Bureau on either an annual or quarterly basis.	Every Year	Compliance Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Record ID Theft Information Distribution	This Control allows the institution to document distribution of Identity Theft information to customers/members.	Every Year	Compliance Officer
Incident Response Program	Record Incident Response	This Control allows financial institutions to document incident responses.	OnDemand	IT Manager
Accounting Program	Record IRS Form 945 Filing	This Control asks the institution to indicate whether it is required to file IRS Form 945 – Annual Return of Withheld Federal Income Tax, and if so, to document that the return was filed.	Every Year	CFO
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Record Mortgage Loan Information Request Receipt & Resolution (1-Step)	This Control allows an employee within the financial institution to record the receipt, investigation, and resolution of a reported mortgage loan information request as defined by the Real Estate Settlement Procedures Act (RESPA, or Regulation X).	OnDemand	All Employees
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Record Mortgage Loan Information Request Receipt & Resolution (2-Step)	This Control allows the financial institution to record the receipt, as well as the investigation and resolution, of a reported mortgage loan information request as defined by the Real Estate Settlement Procedures Act (RESPA, or Regulation X). There are two steps within this Control: the first step allows an employee to record the receipt and the second step allows another employee to perform investigation and resolution of the request.	OnDemand	All Employees

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Record Mortgage Loan Servicing Error Receipt & Resolution (1-Step)	This Control allows an employee to record receipt, investigation, and resolution of a reported mortgage servicing error as defined by the Real Estate Settlement Procedures Act (RESPA, or Regulation X).	OnDemand	All Employees
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Record Mortgage Loan Servicing Error Receipt & Resolution (2-Step)	This Control allows an employee to report receipt of a mortgage servicing error as defined by the Real Estate Settlement Procedures Act (RESPA, or Regulation X). The second ToDo allows a different employee to resolve the error.	OnDemand	All Employees
Automated Clearing House (ACH) Program	Record N-7 Filing for Direct Send Relationships	This Control allows the financial institution to record their Form N-7 filing for purposes of reporting and submitting payment of Network Administration Fees on ACH transactions transmitted or received under direct send or "on-we" arrangements.	OnDemand	Operations Manager
Automated Clearing House (ACH) Program	Record Nacha Contact Registry Submission	This Control records the institution's Nacha contact registry submission and determines and documents whether the institution is in compliance with requirements.	OnDemand	Operations Manager
Automated Clearing House (ACH) Program	Record Nacha Direct Access Registration Status	This Control confirms the institution's Nacha Direct Access status.	Every Year	Compliance Officer
Securities Activities Program	Record Personal Securities Trading (Effective 5/2019)	This Control records personal securities trades conducted by certain bank officers and employees.	Every Quarter	Senior Management
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Record Quarterly HMDA LAR Update	This Control reminds the institution to update the Home Mortgage Disclosure Act Loan Application Register no later than 30 days following the end of each quarter.	Every Quarter	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Community Reinvestment Act (CRA) Program	Record Receipt of CRA Disclosure Statement	This Control allows the institution to record that the CRA Disclosure Statement has been received and placed in the CRA Public File as required. The FFIEC has historically released CRA Disclosure Statements August - November. A RegAdvisor Alert is provided to Continuity clients annually when the data is released. Applicable to: large banks. Intermediate small banks may elect to be a CRA reporter.	Every Year	Compliance Officer
Deposit Operations Program	Record Receipt & Processing of a Garnishment Order	This Control records receipt of a garnishment order and determines and documents whether it should be processed according to 31 CFR Part 212 or the institution's customary procedures.	OnDemand	Compliance Officer, Operations Manager
Electronic Fund Transfer Act (EFTA or Reg E) Program	Record Receipt & Resolution of a Regulation E Error (1-step)	This Control records the institution's receipt and resolution of an alleged Regulation E error.	OnDemand	Compliance Officer, Operations Manager
Electronic Fund Transfer Act (EFTA or Reg E) Program	Record Receipt & Resolution of a Regulation E Error (2-step)	This Control records the institution's receipt and resolution of an alleged Regulation E error.	OnDemand	All Employees
Loans to Insiders (Reg O) Program	Record Related Interests - Regulation O Survey	This Control allows the bank's insiders to complete an annual survey as required by the Federal Reserve Board's Regulation O - Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks.	Every Year	Board of Directors, Senior Management
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Record SAFE Act Registration - Financial Institution	This Control allows the financial institution to record the institution's annual NMLS registration that is required to be completed between 11/1-12/31 each year.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Record SAFE Act Registration - Mortgage Loan Originator	This Control allows the institution to review and record a new, or newly-employed, employee's Mortgage Loan Originator registration with the Nationwide Mortgage Licensing System.	OnDemand	HR Manager
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Record SAFE Act Registration - Mortgage Loan Originators	This Control allows the financial institution to record MLOs' annual NMLS registration that is required to be completed between 11/1-12/31 each year.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Record Section 314(a) Information Request	This Control allows the institution to record receipt and screening of Section 314(a) information requests.	Every 2 Weeks	BSA Officer
Bank Secrecy Act (BSA) Program	Record Section 314(b) Information Sharing	This Control allows the financial institution to document information sharing permitted under Section 314(b).	OnDemand	BSA Officer
Bank Secrecy Act (BSA) Program	Record Section 314(b) Information Sharing Certification Filing	This Control reminds management to annually renew the institution's Section 314(b) information sharing notification.	Every Year	BSA Officer
Automated Clearing House (ACH) Program	Record Sending Point Agreement	This Control allows the financial institution to record the name of the organization(s) that acts as a Sending Point and upload a copy of the agreement. A Sending Point is an organization that transmits entries to an ACH Operator on behalf of an ODFI.	OnDemand	Compliance Officer
Servicemembers' Civil Relief Act (SCRA) Program	Record Servicemember's Active Duty Status	This Control will allow the institution to record a servicemember's active duty status and ensure that the request is processed in compliance with Servicemembers Civil Relief Act requirements.	OnDemand	All Employees
Bank Secrecy Act (BSA) Program	Record Special Section 314(a) Information Request	This Control allows the institution to record receipt and screening of a special Section 314(a) information request.	OnDemand	BSA Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Automated Clearing House (ACH) Program	Record Third-Party Sender Registration (Nacha)	This Control will allow the institution to record its initial Third-Party Sender (TPS) registration or confirm that it has no TPS relationships. It will also allow the institution to provide an update if there are changes to TPS status which is due within 45 days of the change.	OnDemand	Operations Manager
Risk Management Program	Record Training Sessions	This Control allows the institution to record training sessions, including webinars, seminars, in-person or telephone training, attended by employees, management, or the Board of Directors.	OnDemand	Compliance Officer
Regulatory Reporting Program	Record Treasury Department Submission: SBLF Annual Certification	This Control documents the institution's submission of the SBLF annual certification to the Department of Treasury.	Every Year	CFO
Regulatory Reporting Program	Record Treasury Department Submission: SBLF Annual Independent Auditor Certification	This Control documents the institution's submission of the SBLF Annual Independent Auditor Certification to the Department of Treasury.	Every Year	CFO
Regulatory Reporting Program	Record Treasury Department Submission: SBLF Quarterly Supplemental Report	This Control documents the institution's submission of the quarterly report for BHCs that participate in the small business lending fund.	Every Quarter	CFO
Bank Secrecy Act (BSA) Program	Record W-8BEN	This Control allows the financial institution to identify and record form W-8BEN.	OnDemand	Branch Workers
RegAdvisor Program	RegAdvisor Enforcement Action Alert	This Control informs the institution of Enforcement Actions issued by Federal agencies. (Requires subscription to RegAdvisorEA module)	Custom Scheduler	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Risk Management Program	Reminder to Complete OnDemand Training Records	This Control reminds the institution's employees to report any training they have completed.	Every Month	All Employees
Incident Response Program	Report a Computer Security Incident - Bank	This Control determines and documents whether a computer security incident is required to be reported to the banking organization's primary Federal regulator and includes a 3 step workflow to report, research, and record regulatory notification.	OnDemand	All Employees
Incident Response Program	Report a Cyber Incident - Credit Union	This Control determines and documents whether a cyber incident is required to be reported to the NCUA and includes a 3 step workflow to report, research, and record regulatory notification.	OnDemand	All Employees
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Report Potential Identity Theft	This Control allows institution employees to report potential identity theft. The report is then forwarded to management for review and any needed follow-up.	OnDemand	All Employees
Risk Management Program	Report Potential Senior Citizen Financial Abuse	This Control documents the institution's reporting of an investigation into potential senior citizen financial abuse.	OnDemand	All Employees
Bank Secrecy Act (BSA) Program	Report Potential Suspicious Activity	This Control allows the institution to track the investigation of reported suspicious activity, including the potential submission of a Suspicious Activity Report.	OnDemand	All Employees
Administration Program	Request Review of a Document, Disclosure or Form	This Control allows staff to request review and approval of a disclosure, form, or other document.	OnDemand	All Employees
Bank Secrecy Act (BSA) Program	Review Account for Customer Identification Program (CIP) Compliance	This Control helps the financial institution review an account to determine if the institution has complied with Customer Identification Program (CIP) requirements.	OnDemand	BSA Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review Account for Regulation E Overdraft Service Compliance	This Control documents the institution's review of an account to determine compliance with Regulation E's overdraft service requirements. Note: This Control should be used by institutions that offer overdraft services to pay transactions including ATM and one-time debit card transactions and are required to obtain consumer opt in prior to assessing an overdraft fee for ATM or one-time debit card transactions.	OnDemand	Compliance Officer, Operations Manager, Retail Banking Manager
Expedited Funds Availability Act (EFAA or Reg CC) Program	Review a Change in Terms for Regulation CC Compliance	This Control helps the institution determine and document whether accountholders were properly notified of a change in the institution's funds availability policy as required by Regulation CC.	OnDemand	Compliance Officer, Operations Manager
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review a Change in Terms Notice for Regulation E Compliance (Effective 4/1/2019)	This Control documents the institution's review of a change in terms notice to determine compliance with Regulation E requirements .	OnDemand	Compliance Officer, Operations Manager
Expedited Funds Availability Act (EFAA or Reg CC) Program	Review a Check Deposit Hold for Regulation CC Compliance	This Control documents and determines whether the institution placed and released a check deposit hold in compliance with Regulation CC.	OnDemand	Branch Managers, Compliance Officer, Operations Manager, Tellers
Residential Real Estate Loan Program	Review a Closing Disclosure (Mandatory Compliance 10/1/2018)	This Control documents the institution's review of a completed Closing Disclosure to determine compliance with the TILA-RESPA Integrated Disclosure (TRID) requirements, including the amendments that became effective 10/10/2017 with a mandatory compliance date of 10/1/2018 for applications received on or after that date.	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Lending Program	Review a Commercial Loan Application (Non-Real Estate Secured)	This Control allows the financial institution to review a non-real estate secured commercial loan application for regulatory compliance.	OnDemand	Compliance Officer, Senior Credit Officer
Lending Program	Review a Commercial Loan Application (Real Estate Secured)	This Control allows the financial institution to review a real estate secured commercial loan application for regulatory compliance.	OnDemand	Compliance Officer, Senior Credit Officer
Lending Program	Review a Consumer Loan Application (Non-Real Estate Secured)	This Control allows the financial institution to review a consumer loan application (non-real estate secured) to ensure it meets regulatory compliance.	OnDemand	Compliance Officer, Loan Administrator
Truth in Lending Act (TILA or Reg Z) Program	Review a Credit Card Application or Solicitation for Regulation Z Compliance	This Control determines and documents whether a credit card application or solicitation complies with Regulation Z requirements.	OnDemand	Compliance Officer
Advertising and Marketing Program	Review a Deposit Advertisement	This Control allows the financial institution to conduct a deposit advertisement review and determine whether it is compliance or needs further revisions. There are three potential steps in the workflow: 1. Review the deposit advertisement; 2. Review the deposit advertisement for compliance and approve the ad or suggest changes; 3. Receive approval/denial comments and update the advertisement if applicable.	OnDemand	Compliance Officer, Marketing Manager
Equal Credit Opportunity Act (ECOA or Reg B) Program	Review Adverse Action - Credit Application	This Control determines and documents whether the institution is in compliance with adverse action requirements for a credit application. For deposit applications, please use Review Adverse Action - Deposit Application, located in the Fair Credit Reporting Act SmartFolder.	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Fair Credit Reporting Act (FCRA) Program	Review Adverse Action - Deposit Account Application	This Control determines and documents whether the institution is in compliance with adverse action requirements for a deposit account application. For credit applications, please use Review Adverse Action - Credit Application, located in the Equal Credit Opportunity Act SmartFolder.	OnDemand	Compliance Officer, Operations Manager
Flood Insurance Requirements Program	Review a Flood Hazard Notice	This Control determines and documents whether a flood hazard notice was completed accurately and provided in a timely manner. This Control was designed for first line employees but may also be used by the 2nd or 3rd lines of defense for monitoring or auditing purposes.	OnDemand	Compliance Officer, Operations Manager
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Review a Force-Placed Hazard Insurance Renewal Notice	This Control allows a financial institution to review the force-placed hazard insurance renewal notice for compliance.	OnDemand	Loan Administrator
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review a Gift Card or Gift Certificate Disclosure for Regulation E Compliance	This Control documents the institution's review of a gift card or gift certificate disclosure to determine compliance with Regulation E.	OnDemand	Compliance Officer
Residential Real Estate Loan Program	Review a HELOC Application	This Control allows the financial institution to review a HELOC application to ensure it meets regulatory compliance requirements.	OnDemand	Compliance Officer, Senior Credit Officer
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Review a HMDA-Reportable Application (Effective 5/24/2018)	This Control allows the institution to review an application and to record corrective action taken, if needed, to ensure accurate reporting under the Home Mortgage Disclosure Act (HMDA) as of 5/24/2018.	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Residential Real Estate Loan Program	Review a Lender-Paid Mortgage Insurance Notice	This Control allows the institution to review a lender-paid mortgage insurance notice to ensure compliance with regulatory compliance.	OnDemand	Compliance Officer
Advertising and Marketing Program	Review a Loan Advertisement	This Control allows the financial institution to conduct a loan advertisement review and determine whether it is compliance or needs further revisions. There are three steps in the workflow: 1. Review the loan advertisement; 2. Review the loan advertisement for compliance and approve the ad or suggest changes; and 3. Receive approval/denial comments and update the advertisement if applicable.	OnDemand	Compliance Officer, Marketing Manager
Residential Real Estate Loan Program	Review a Loan Estimate (Mandatory Compliance 10/1/2018)	This Control documents the institution's review of a completed Loan Estimate to determine compliance with the TILA-RESPA Integrated Disclosure (TRID) requirements, including the amendments that became effective 10/10/2017 with a mandatory compliance date of 10/1/2018 for applications received on or after that date.	OnDemand	Compliance Officer, Loan Administrator
Flood Insurance Requirements Program	Review a Loan for Flood Hazard Rules Compliance	This Control determines and documents whether a loan is in compliance with Flood Hazard Rules. This Control was designed for use by 2nd and 3rd line of defense staff for monitoring and auditing purposes.	OnDemand	Compliance Officer, Operations Manager
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Review a Mortgage Loan Servicing Error	This Control allows the institution to document its review of a notice of error for compliance with the error resolution requirements of the Real Estate Settlement Procedures Act (RESPA or Regulation X).	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Reserve Requirements for Depository Institutions (Reg D) Program	Review an Account for Regulation D Compliance	This Control determines and documents whether a time deposit or a NOW account is in compliance with Regulation D.	OnDemand	Compliance Officer, Operations Manager
Residential Real Estate Loan Program	Review an Annual PMI Statement	This Control documents the financial institution's review of an annual PMI statement to ensure compliance with regulatory requirements.	OnDemand	Compliance Officer, Loan Administrator
Truth in Lending Act (TILA or Reg Z) Program	Review an ARM Notice	This Control allows the financial institution to review an Adjustable Rate Mortgage (ARM) Notice to ensure it meets regulatory compliance requirements.	OnDemand	Compliance Officer, Loan Administrator
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review an Electronic Terminal for Regulation E Compliance	This Control documents the institution's review of an electronic terminal's disclosures to determine compliance with Regulation E.	OnDemand	Compliance Officer, Operations Manager
RegAdvisor Program	Review an Enforcement Action	This Control documents the institution's review and analysis of an enforcement action involving a third party. If provisions are applicable to the institution's operations, a response and further review are also documented.	OnDemand	Compliance Officer
Residential Real Estate Loan Program	Review an Escrow Closing Notice	This Control allows the financial institution to review an escrow closing notice to make sure it is correctly disclosed according to the TILA-RESPA Integrated Disclosure (TRID) rule.	OnDemand	Compliance Officer, Loan Administrator
E-SIGN and E-Disclosure Program	Review an eSign Disclosure	This Control allows the financial institution to review an eSign disclosure to ensure it meets compliance requirements.	OnDemand	Compliance Officer
Vendor Management Program	Review a New Contract	This Control allows vendor contract owners to evaluate a new contract for regulatory guidance, providing the contract owner the tools needed to make contractual decisions.	OnDemand	Senior Management

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Advertising and Marketing Program	Review an Image Advertisement - General	This Control allows the financial institution to perform an evaluation of an image advertisement (with no product being advertised) to ensure it meets applicable compliance requirements. There are three steps in the workflow (steps 2 and 3 are optional): 1. Review the image advertisement; 2. Review the image advertisement for compliance and approve the ad or suggest changes; and 3. Receive approval/denial comments and update the advertisement if applicable.	OnDemand	Compliance Officer, Marketing Manager
Truth in Savings Act (TISA or Reg DD) Program	Review an Initial Disclosure for TISA Compliance - Bank	This Control helps the institution determine and document whether the institution's initial deposit account disclosure is in compliance with Truth in Savings Act requirements.	OnDemand	Compliance Officer, Operations Manager
Truth in Savings Act (TISA or Reg DD) Program	Review an Initial Disclosure for TISA Compliance - Credit Union	This Control helps the institution determine and document whether the institution's initial deposit account disclosure is in compliance with Truth in Savings Act requirements.	OnDemand	Compliance Officer, Operations Manager
Residential Real Estate Loan Program	Review an Initial PMI Disclosure	This Control allows the institution to review an initial PMI disclosure for compliance with regulatory requirements.	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Advertising and Marketing Program	Review a Non-Deposit Investment Product Advertisement	This Control allows the financial institution to conduct a non-deposit investment product (NDIP) advertisement review and determine whether it is compliance or needs further revisions. There are three steps in the workflow: 1. Review the NDIP advertisement; 2. Review the NDIP advertisement for compliance and approve the ad or suggest changes; and 3. Receive approval/denial comments and update the advertisement if applicable.	OnDemand	Compliance Officer, Marketing Manager
Residential Real Estate Loan Program	Review a Non-Originated Mortgage Loan File (10/3/2015 and after)	This Control allows the financial institution to review a mortgage loan file for compliance with regulatory requirements, including the TRID rule that became effective 10/3/2015.	OnDemand	Compliance Officer, Loan Administrator
Residential Real Estate Loan Program	Review an Originated Mortgage Loan File (10/3/2015 and after)	This Control allows the financial institution to review a mortgage loan file for compliance with various regulatory requirements, including the TRID rule that became effective 10/3/2015.	OnDemand	Compliance Officer, Loan Administrator
Truth in Savings Act (TISA or Reg DD) Program	Review a Periodic Statement for TISA Compliance - Bank	This Control helps the institution determine and document whether a periodic statement is in compliance with Truth in Savings Act requirements.	OnDemand	Compliance Officer, Operations Manager
Truth in Savings Act (TISA or Reg DD) Program	Review a Periodic Statement for TISA Compliance - Credit Union	This Control helps the institution determine and document whether a periodic statement is in compliance with Truth in Savings Act requirements.	OnDemand	Compliance Officer, Operations Manager
Truth in Lending Act (TILA or Reg Z) Program	Review a Periodic Statement - Open-End Credit	This Control allows the financial institution to perform a review of a periodic statement - line of credit to ensure it is in compliance.	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review a Periodic Statement or Alternative for Regulation E Compliance	This Control documents the institution's review of a periodic statement or alternative to determine compliance with Regulation E requirements.	OnDemand	Compliance Officer, Operations Manager
Residential Real Estate Loan Program	Review a PMI Cancellation Request	This Control documents the financial institution's review of a PMI cancellation request.	OnDemand	Compliance Officer, Loan Administrator
Residential Real Estate Loan Program	Review a PMI Premium Payment	This Control documents the financial institution's review of a borrower's PMI premium payment.	OnDemand	Compliance Officer, Loan Administrator
Residential Real Estate Loan Program	Review a PMI Termination	This Control documents the financial institution's review of a PMI termination to determine compliance with regulatory requirements.	OnDemand	Compliance Officer, Loan Administrator
Administration Program	Review a Policy	This Control allows management to request, receive and review comments from the Board of Directors, or other Assignee(s), regarding new or updated policies.	OnDemand	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review a Preauthorized Transfer for Regulation E Compliance	This Control documents the financial institution's review of a preauthorized transfer to determine compliance with Regulation E.	OnDemand	Compliance Officer, Operations Manager
Flood Insurance Requirements Program	Review a Private Flood Insurance Policy	This Control helps the institution determine and document whether a private flood insurance policy is sufficient for a conventional loan and will be accepted. This Control should not be used to determine compliance with investor or government-insured loan (e.g., FHA) requirements.	OnDemand	Compliance Officer, Loan Administrator

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Deposit Operations Program	Review a Processed Garnishment Order	This Control determines and documents whether a garnishment order was properly processed according to 31 CFR Part 212 and the institution's customary procedures.	OnDemand	Compliance Officer, Operations Manager
Appraisal and Evaluations Program	Review a Real Estate Appraisal (Effective 1/1/2020)	This Control documents and determines whether an appraisal complies with USPAP requirements and the Interagency Appraisal and Evaluation Guidelines.	OnDemand	Compliance Officer, Loan Administrator
Appraisal and Evaluations Program	Review a Real Estate Evaluation	This Control allows the institution to determine and document whether a real estate evaluation complies with regulatory requirements and the Interagency Appraisal and Evaluation Guidelines.	OnDemand	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review a Remittance Transfer Disclosure for Regulation E Compliance	This Control documents the institution's review of a pre- and post-payment or combined remittance transfer disclosure to determine compliance with Regulation E.	OnDemand	Compliance Officer, Operations Manager, Retail Banking Manager
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review a Remittance Transfer Error for Regulation E Compliance	This Control determines and documents whether a sender's alleged remittance transfer error was processed according to Regulation E requirements.	OnDemand	Compliance Officer
Expedited Funds Availability Act (EFAA or Reg CC) Program	Review a Returned Check or Notice of Nonpayment for Regulation CC Compliance	This Control documents the institution's review of a returned check or notice of nonpayment.	OnDemand	Compliance Officer, Operations Manager
Flood Insurance Requirements Program	Review a Standard Flood Hazard Determination Form	This Control determines and documents whether a Standard Flood Hazard Determination Form was completed accurately and in a timely manner. This Control was designed for first line employees but may also be used by the 2nd or 3rd lines of defense for monitoring or auditing purposes.	OnDemand	Compliance Team, Lending, Loan Managers, Mortgage

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Truth in Savings Act (TISA or Reg DD) Program	Review a Subsequent Disclosure for TISA Compliance - Bank	This Control helps the institution determine and document whether a subsequent deposit account disclosure is in compliance with TISA and Regulation DD requirements.	OnDemand	Compliance Officer
Truth in Savings Act (TISA or Reg DD) Program	Review a Subsequent Disclosure for TISA Compliance - Credit Union	This Control helps the institution determine and document whether a subsequent deposit account disclosure is in compliance with TISA and Part 707 requirements.	OnDemand	Compliance Officer
Expedited Funds Availability Act (EFAA or Reg CC) Program	Review a Substitute Check Claim for Regulation CC Compliance	This Control helps the institution determine and document whether a substitute check claim was processed in compliance with Regulation CC.	OnDemand	Compliance Officer, Operations Manager
Audit Program	Review Branch Signage Compliance (Branch Visits)	This Control allows the institution to document branch visit reviews of branch signage compliance and should be used in conjunction with "Monitor Branch Signage Compliance (Branch Visits)".	OnDemand	Branch Managers
Bank Secrecy Act (BSA) Program	Review Currency Transaction Report (CTR)	This Control allows the financial institution to review a Currency Transaction Report (CTR) to ensure it complies with statutory and regulatory requirements for the reporting of large currency transactions.	OnDemand	BSA Officer
Real Estate Settlement Procedures Act (RESPA or Reg X) Program	Review Escrow Account	This Control allows the institution to review a residential mortgage loan escrow account for compliance with the requirements of the Real Estate Settlement Procedures Act (RESPA, or Reg X) and the Truth in Lending Act (TILA, or Reg Z).	OnDemand	Compliance Officer, Loan Administrator
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review Initial Disclosure for Regulation E Compliance	This RegControl documents the institution's review of an initial disclosure to determine compliance with Regulation E requirements.	OnDemand	Compliance Officer, Operations Manager

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Continuity Training Webinars Program	Review RegAdvisor Pro Quarterly Update	This Control allows employees to review Continuity's RegAdvisor Pro Quarterly Update.	Every Quarter	Compliance Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Review Resolution of an EFT Error for Regulation E Compliance	This Control documents review of the institution's resolution of an alleged electronic fund transfer error to determine Regulation E compliance.	OnDemand	Compliance Officer, Operations Manager
Truth in Lending Act (TILA or Reg Z) Program	Review Right of Rescission	This Control determines and documents whether the institution complied with Regulation Z rescission requirements.	OnDemand	Compliance Officer
Community Reinvestment Act (CRA) Program	Review Statewide Loan-to-Deposit Ratio	This Control allows the bank to review its statewide loan-to-deposit ratio to determine compliance with Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. You should complete this process for each interstate branch. Applicable to: all banks.	OnDemand	CRA Officer
Truth in Lending Act (TILA or Reg Z) Program	Review & Update Adjustable Rate Mortgage (ARM) Disclosure	This Control reminds the institution to review and update its ARM disclosure annually.	Every Year	Senior Credit Officer
Truth in Lending Act (TILA or Reg Z) Program	Review & Update HELOC Disclosure (Effective 3/1/2018)	This Control documents the institution's review of an updated HELOC disclosure to ensure compliance with Regulation Z.	Every Year	Compliance Officer, Loan Administrator, Senior Credit Officer
Privacy of Consumer Financial Information (Reg P) Program	Review & Update Privacy Notice (Model Form)	This Control documents the institution's review of its Privacy Notice to ensure compliance with regulatory requirements.	Every Year	Compliance Officer
Audit Program	Schedule ACH Audit	This Control ensures that the institution's ACH audit is regularly scheduled.	Every Year	Operations Manager
Audit Program	Schedule BSA Audit	This Control ensures that the institution's BSA Audit is regularly scheduled.	Every Year	BSA Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
RegAdvisor Program	State Law Monitoring	This Control assures that the State requirements are adequately addressed.	OnDemand	Compliance Officer
Advertising and Marketing Program	Submit a Brand Awareness Advertisement for Approval (3-step)	This Control documents the institution's evaluation of a brand awareness advertisement (with no product being advertised) to ensure it meets applicable compliance and legal requirements. There are three steps in the workflow. 1. Submit a Brand Awareness Advertisement for Review. 2. Review a Brand Awareness Advertisement for Compliance - [Advertisement Name]. 3. Your Brand Awareness Advertisement Has been Reviewed - [Advertisement Name].	OnDemand	Compliance Officer, Marketing Manager
Advertising and Marketing Program	Submit a Deposit or Deposit/NDIP Advertisement for Approval (3-step)	This Control documents the institution's evaluation of a deposit or a deposit/NDIP advertisement to ensure it meets applicable compliance and legal requirements. There are three steps in the workflow. 1. Submit a Deposit or Deposit/NDIP Advertisement for Review. 2. Review a Deposit or Deposit/NDIP Advertisement for Compliance - [Advertisement Name]. 3. Your Deposit or Deposit/NDIP Advertisement Has been Reviewed - [Advertisement Name].	OnDemand	Compliance Officer, Marketing Manager
Advertising and Marketing Program	Submit a Loan Advertisement for Approval (3-step)	This Control documents the institution's evaluation of a loan advertisement to ensure it meets applicable compliance and legal requirements. There are three steps in the workflow. 1. Submit a Loan Advertisement for Review. 2. Review a Loan Advertisement for Compliance - [Advertisement Name]. 3. Your Loan Advertisement Has been Reviewed - [Advertisement Name].	OnDemand	Compliance Officer, Marketing Manager

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Advertising and Marketing Program	Submit an Advertisement for Review/Approval	This Control determines and documents whether a brand awareness advertisement or an advertisement for a deposit, loan, or non-deposit investment product is in compliance with regulatory requirements. The Review and Revise Todos can be completed as many times as needed (without restarting the entire workflow) until the advertisement is fully in compliance and can be published.	Custom Scheduler, OnDemand	All Employees
Advertising and Marketing Program	Submit a Non-Deposit Investment Product Advertisement for Approval (3-step)	This Control documents the institution's evaluation of a non-deposit investment product advertisement to ensure it meets applicable compliance and legal requirements. There are three steps in the workflow. 1. Submit a Non-Deposit Investment Product Advertisement for Review. 2. Review a Non-Deposit Investment Product Advertisement for Compliance - [Advertisement Name]. 3. Your Non-Deposit Investment Product Advertisement Has Been Reviewed - [Advertisement Name].	OnDemand	Compliance Officer, Marketing Manager
Risk Management Program	Train Board of Directors on Bank Corporate Governance	This Control allows the Board of Directors and trustees to be trained on Bank Corporate Governance.	Every Year	Board of Directors, Senior Management
Bank Secrecy Act (BSA) Program	Train Board of Directors on BSA	This Control allows the institution to provide BSA training materials to its Board of Directors, and for Board of Directors to review the materials.	Every Year	BSA Officer
Risk Management Program	Train Board of Directors on Compliance	This Control allows the institution to provide Compliance training materials to its Board of Directors, and for Board of Directors to review Compliance training materials.	Every Year	Compliance Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Information Security Program	Train BOD on Cybersecurity Awareness & IT	This Control allows the Board of Directors to be trained on Cybersecurity Awareness.	Every Year	Board of Directors, Senior Management
Automated Clearing House (ACH) Program	Train Employees on ACH	This Control allows the institution to provide ACH training materials to its employees and for employees to confirm training.	OnDemand	Compliance Officer
Anti-harassment Program	Train Employees on Anti-Harassment	This Control allows the institution to provide Anti-Harassment Training materials to its employees so they can review and attest to the training materials.	Every Year	Compliance Officer
Bank Secrecy Act (BSA) Program	Train Employees on BSA	This Control allows the institution to provide BSA training materials to its employees, and for employees to read and confirm their understanding of the materials.	Every Year	BSA Officer
Complaint Resolution Program	Train Employees on Complaint Resolution	This Control allows the institution to provide Complaint Resolution training materials to its employees, and for employees to read and confirm understanding of the training materials.	Every Year	Compliance Officer
Information Security Program	Train Employees on Cybersecurity Awareness	This Control allows financial institutions to upload and distribute Cybersecurity Awareness Training to employees, and allows them to confirm they have completed the training.	OnDemand	Training Officer
Information Security Program	Train Employees on Cybersecurity Awareness	This Control distributes Cybersecurity Awareness training to employees.	Every Year	All Employees
Information Security Program	Train Employees on Cybersecurity Challenge: ATM Malware	This Control allows the user to complete the Cyber Challenge: ATM Malware. The vignette is included within the Control, and the user can enter the results from their challenge questions.	Every Year	Training Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Information Security Program	Train Employees on Cybersecurity Challenge: Customer Account Takeover	This Control allows the user to complete the Cyber Challenge: Customer Account Takeover. The vignette is included within the training, and the user can enter the results from their challenge questions.	Every Year	Training Officer
Information Security Program	Train Employees on Cybersecurity Challenge: DDoS as a Smokescreen	This Control allows the user to complete the Cyber Challenge: DDoS as a Smokescreen. The vignette is included within the training, and the user can enter the results from their challenge questions.	Every Year	Training Officer
Information Security Program	Train Employees on Cybersecurity Challenge: Flood	This Control allows the user to complete the Cyber Challenge: Flood. The vignette is included within the training, and the user can enter the results from their challenge questions.	OnDemand	Incident Response Team
Information Security Program	Train Employees on Cybersecurity Challenge: Item Processing Failure	This ToDo allows the user to complete the Cyber Challenge: Item Processing Failure. The vignette is included within the training, and the user can enter the results from their challenge questions.	Every Year	Training Officer
Information Security Program	Train Employees on Cybersecurity Challenge: Malware/Phishing	This Control allows the user to complete the Cyber Challenge: Malware/Phishing. The vignette is included within the training, and the user can enter the results from their challenge questions.	Every Year	Training Officer
Information Security Program	Train Employees on Cybersecurity Challenge: Ransomware	This Control allows the user to complete the Cyber Challenge: Ransomware. The vignette is included within the training, and the user can enter the results from their challenge questions.	Every Year	Training Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Information Security Program	Train Employees on Cybersecurity Challenge: Supply Chain	This Control allows the user to complete the Cyber Challenge: Supply Chain. The vignette is included within the training, and the user can enter the results from their challenge questions.	OnDemand	Incident Response Team
Information Security Program	Train Employees on Cybersecurity Challenge: Technology Service Provider Problem	This Control allows the user to complete the Cyber Challenge: Technology Service Provider Problem. The vignette is included within the training, and the user can enter the results from their challenge questions.	Every Year	Training Officer
Diversity Program	Train Employees on Diversity	This Control allows financial institutions to upload diversity training materials and distribute training.	OnDemand	Diversity Officer
Electronic Fund Transfer Act (EFTA or Reg E) Program	Train Employees on EFT	This Control allows the institution to provide Electronic Funds Transfer Act (EFT) training materials to its employees, and for employees to confirm they've read and understood the training materials.	Every Year	Compliance Officer
Equal Credit Opportunity Act (ECOA or Reg B) Program	Train Employees on Fair Lending	This Control allows the institution to provide Fair Lending training materials to its employees, so they can read and confirm their understanding of the training.	Every Year	Compliance Officer
Deposit Insurance Program	Train Employees on FDIC Insurance: Advanced Topics in Deposit Insurance Coverage	This Control allows employees within the financial institution to complete the FDIC Insurance Training - Advanced Topics in Deposit Insurance Coverage.	Every Year	Branch Managers, Retail Bankers
Deposit Insurance Program	Train Employees on FDIC Insurance: Fundamentals of Deposit Insurance Coverage	This Control allows employees within the financial institution to complete the FDIC Insurance Training - Fundamentals of Deposit Insurance Coverage.	Every Year	Branch Managers, Retail Bankers

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Deposit Insurance Program	Train Employees on FDIC Insurance: Revocable Trust Deposit Insurance Coverage	This Control allows employees within the financial institution to complete the FDIC Insurance Training - Revocable Trust Deposit Insurance Coverage.	Every Year	Branch Managers, Retail Bankers
Expedited Funds Availability Act (EFAA or Reg CC) Program	Train Employees on Funds Availability (Regulation CC)	This Control allows the institution to update Reg CC training materials, distribute the materials to employees, and document employees' completion of training.	Every Year	Compliance Officer
Home Mortgage Disclosure Act (HMDA or Reg C) Program	Train Employees on HMDA	This Control allows the institution to provide HMDA training materials to its employees, and for employees to read and confirm their understanding of the training materials.	Every Year	Compliance Officer
Fair and Accurate Credit Transactions Act (FACTA), Red Flags, Identity Theft Program	Train Employees on ID Theft	This Control allows the institution to update Identity Theft training materials, distribute the materials to employees, and document employees' completion of training.	Every Year	Compliance Officer
Information Security Program	Train Employees on Information Security	This Control allows the institution to provide Information Security training materials to its employees, and allows employees to read and confirm that they understand the training.	Every Year	Compliance Officer
Lending Program	Train Employees on MLA	This Control allows the institution to provide Military Lending Act (MLA) training materials to its employees and for employees to confirm training.	OnDemand	Compliance Officer
Residential Real Estate Loan Program	Train Employees on Mortgage Servicing Requirements	This Control allows the institution to distribute and document training videos to mortgage servicing staff.	Every Year	Mortgage, Operations
Deposit Insurance Program	Train Employees on NCUA Insurance	This Control allows the credit union to upload and distribute NCUA Insurance Training materials.	OnDemand	Training Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Overdraft Protection (ODP) Program	Train Employees on Overdraft Protection	This Control allows the institution to provide Overdraft Protection training materials to its employees, and for employees to confirm that they read and understood the materials.	Every Year	Compliance Officer
Privacy of Consumer Financial Information (Reg P) Program	Train Employees on Privacy	This Control allows the institution to provide Privacy training materials to its employees, and allows employees to read and confirm their understanding of the training materials.	Every Year	Compliance Officer
Unlawful Internet Gambling Enforcement Act (Reg GG) Program	Train Employees on Reg GG	This Control allows the institution to provide Reg GG training to its employees and to confirm that the training has been completed	Every Year	Compliance Officer
Risk Management Program	Train Employees on Reporting Senior Citizen Financial Abuse	This Control allows the institution to provide training materials to its employees regarding when and how to report suspected senior citizen financial abuse so they can review and confirm their understanding of the training.	Every Year	Compliance Officer, Training Officer
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act or Reg G) Program	Train Employees on SAFE Act	This Control allows the institution to provide SAFE Act training materials to its employees, and for employees to confirm they've read and understood the training materials.	Every Year	Compliance Officer
Servicemembers' Civil Relief Act (SCRA) Program	Train Employees on SCRA	This Control allows the financial institution to distribute SCRA training materials to its employees so they can read and confirm their understanding of the materials.	Every Year	Compliance Officer
Security Program	Train Employees on Security	This Control allows the financial institution to provide Security training materials to its employees so they can read through and confirm their understanding of the materials.	Every Year	Security Officer
Automated Clearing House (ACH) Program	Train Originators on ACH	This Control allows the financial institution to upload and distribute ACH Originator Training to originators, and allows them to confirm they have completed the training.	OnDemand	Training Officer

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Human Resources (HR) Program	Update Forms - 401(k)/Simple Plan Change Request (OnDemand)	This Control allows an employee to print a form to request a change in their 401(k) or Simple plan elections. The HR Manager then receives a ToDo to verify that the employee's form has been received and processed.	OnDemand	All Employees
Human Resources (HR) Program	Update Forms - 401(k)/Simple Plan Employee Change Request Forms	This Control allows the institution to review and process 401(k) or Simple plan election change forms submitted by employees.	Every Quarter	HR Manager
Human Resources (HR) Program	Update Forms - Employee W-4 Forms (Mandatory)	This Control allows management to confirm that all employees have submitted W-4 forms for the current tax year and that employees' requested withholding changes have been processed and will be honored.	Every Year	HR Manager
Human Resources (HR) Program	Update Forms - IRS Form W-4 Update (Voluntary)	This Control allows management to confirm that all employees have considered their withholding elections for the current tax year and that any changes employees have requested have been processed and will be honored.	Every Year	HR Manager
Human Resources (HR) Program	Update Forms - W-4 Change Request (OnDemand)	This Control allows the institution to upload the current year IRS Form W-4 so that employees can print it to request a change to their W-4 withholding elections. The HR Manager then receives a ToDo to verify that the employee's form has been received and processed. This Control allows an employee to complete a new W-4 form in order to change withholding elections, which then gets distributed for processing.	OnDemand	All Employees

SmartFolder Name	Control Name	Control Objective	Schedule	Assignee(s)
Human Resources (HR) Program	Update Personal Contact Information	This Control allows the institution's employees to update their personal contact informaton on the Continuity Control platform	Every Quarter	All Employees
Human Resources (HR) Program	Upload Forms - 401(k)/Simple Plan Change Form	This Control allows the institution to upload the 401(k)/Simple Plan change form to be used by employees to request a change in their election.	Every Year	HR Manager
Human Resources (HR) Program	Upload Forms - Current W-4 Form	This Control allows the institution to upload the current year IRS Form W-4 to be used by employees to request a change in their withholding election.	Every Year	HR Manager
Human Resources (HR) Program	Upload Forms - HSA Change Request	This Control allows the institution to upload its current HSA change request form for distribution to employees.	Every 6 Months	HR Manager