The *Reference Guide to Regulatory Compliance* (18th Edition) is an ideal resource for compliance managers, department managers and staff, product managers and retail branch banking managers. It is a recommended study resource for individuals preparing for the Certified Regulatory Compliance Manager Exam (CRCM). Download the Table of Contents [here](#).

Developed as an extended outline, the Guide covers federal regulations, consumer legislation and all the rules you need to know to meet the demands of today’s compliance functions: Deposits, Lending, Bank Secrecy Act/Anti-Money Laundering, Bank Operations, Community Reinvestment Act/Home Mortgage Disclosure Act, Privacy, Securities, Insurance, and Other Financial Services, and much more.

The Guide contains pertinent regulatory citations, suggestions on setting up a compliance risk management program and sample consumer disclosures. For those pursuing the CRCM designation, it also includes self-study and review questions and answers, and a cross-reference of book section titles and CRCM exam topics.

Sample Updated and Revised sections:

- **Advisories on predatory and subprime lending**—The 2007 interagency statement on subprime mortgage lending on underwriting and consumer protection concerns
- **Bank Secrecy Act/Anti-Money-Laundering Rules**—The 2007 federal banking agencies’ statement on uniform enforcement actions
- **Electronic disclosures**—Disclosures to consumers required by law for deposit, loan, and lease products may be made electronically in accordance with the E-Sign Act.
- **Fair credit reporting**—The 2007 Federal banking agencies’ jointly issued regulations on the implementation of identity theft programs that include the detection of red flags
- **IRS rules and regulations**—Explanation on Form 1098 requirements for mortgage interest rate reporting
- **Flood disaster reporting**—The 2007 FEMA update of compliance requirements for the Mandatory Purchase of Flood Insurance Guidelines
- **Lending limits**—The OCC pilot program for calculating lending limits was made permanent in 2007.
- **Loans to servicemembers**—The 2007 Department of Defense regulations on credit extended to servicemembers regarding allowed charges and disclosures in accordance with the John Warner National Defense Authorization Act

The *Reference Guide to Regulatory Compliance* supports the [ABA Online Review Course for the CRCM Examination](#) and is a recommended study resource for the [Certified Regulatory Compliance Manager (CRCM) exam](#).

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