

BRANCH SIGNAGE REQUIREMENTS

Posting Requirements	Reference Source
<p>1. Equal Housing Lender Poster:</p> <ul style="list-style-type: none"> Does the credit union visibly display the most current fair housing poster to all customers entering the credit union to make loan applications? Does the credit union display the Equal Housing Lender/Opportunity Logo on their website? 	<p>Fair Housing Act 24 CFR 110.15 12 CFR 701.31 (d) (2)</p>
<p>2. NCUSIF:</p> <ul style="list-style-type: none"> Does the credit union display the required share insurance signage at all stations or windows where deposits are received? This does not include ATMs. This does include drive up Teller Windows. Does the credit union display the NCUA logo on their website? <i>The logo should be large enough for a consumer to read without any action being taken (such as hovering over the logo).</i> 	<p>Share Insurance 12 CFR 740.4</p>
<p>3. Funds Availability Disclosure</p> <ul style="list-style-type: none"> Is the Funds Availability Disclosure posted where it can be seen by a member prior to them making a deposit? This excludes drive-up windows and night drops. Is the Funds Availability Disclosure displayed at each proprietary ATM? Do the preprinted deposit slips contain a notice that deposits may not be available for immediate withdrawal? 	<p>Reg CC 12 CFR 229.18</p>
<p>4. Home Mortgage Disclosure</p> <ul style="list-style-type: none"> Beginning January 1, 2018, the disclosure statement has changed to reflect the new HMDA amendments. The notice can be made available in paper or electronic form. 	<p>Reg C Commentary to 12 CFR 1003.5(b)(2)</p>
<p>5. USA Patriot Act</p> <p>Is the notice that describes the credit unions</p>	<p>BSA requirements 31 CFR 1020.220 (a)(5)(iii) Article VII, Section 6 (c)</p>

<p>identification requirements under the Patriot Act provided to members? Depending upon the manner in which the account is opened, the credit union may post the notice in its lobby or on its Web site, include the notice on its account applications, or use any other form of written or oral notice.</p>	
<p>6. Statement of Financial Condition</p> <ul style="list-style-type: none"> • Is the statement of financial condition posted monthly in the lobby or each branch? 	<p>Federal Credit Union Bylaws</p>
<p>7. Shared Branching Insured Credit Union Sign</p> <ul style="list-style-type: none"> • If the credit union participates in shared branching, does the credit union display the sign next to the NCUA Insurance Notice? 	<p>Share Insurance 12 CFR 740.4 (c)</p>
<p>8. ATM withdrawal fee disclosure on ATM</p> <ul style="list-style-type: none"> • Does the credit union provide notice of a fee either on the machine or on the screen, prior to the consumer is committed to paying the fee? 	<p>Regulation E 12 CFR 1005.16</p>

OTHER CONSIDERATIONS

Requirement	Reference Source
<p>1. Mutual funds, annuities, and other non-deposit investment products</p> <ul style="list-style-type: none"> • If credit union offers investment products, ensure any signage or promotional material does not convey or suggest that the products are covered by share insurance. • The signage should inform the member that: <ul style="list-style-type: none"> ○ The products are not federally insured. ○ Are not obligations of the credit union? ○ Are not guaranteed by the credit 	<p>NCUA Letter to Federal Credit Unions 10-FCU-03</p>

<ul style="list-style-type: none"> union or any affiliated entity. <ul style="list-style-type: none"> ○ Involve investment risk, including the possible loss of principal, <p>And, if applicable, are being offered by an employee who serves both functions of accepting members' deposits and the selling of non-deposit investment products.</p>	
<p>2. Loan Interest Rates</p> <ul style="list-style-type: none"> • If interest rates on loans are displayed for members, is the Annual Percentage Rate disclosed with equal prominence? 	<p>Truth in Lending 12 CFR 1026.16 12 CFR 1026.24</p>
<p>3. Share Account Dividend Rates</p> <ul style="list-style-type: none"> • If dividend rates are displayed in lobby, is the Annual Percentage Yield provided? 	<p>Truth in Savings 12 CFR 1030.8 12 CFR 707.8</p>

EMPLOYEE SIGNAGE REQUIREMENTS

Posting Requirement - Federal	Reference
1. Employee Polygraph Protection Act	US Department of Labor – WH Publication 1462 – July 2016
2. Equal Employment Opportunity	EEOC-P/E-1 (Revised 11/09)
3. “EEO is the law” Poster Supplement	Mandatory Supplement to EEOC P/E-1 (revised 11/09) EEO is the Law Poster
4. Pay Transparency Nondiscrimination Provision	41 CFR Part 60-1.35
5. Your Rights Under USERRA – The Uniformed Services Employment and Reemployment Rights Act.	US Department of Labor – Poster Publication Date April 2017
6. Federal minimum Wage Poster	Minimum Wage Poster (07/16)
7. OSHA Job Safety and Health	OSHA 3165-02 (2015)
8. Family Medical Leave - Federal	FMLA Poster (04/2016)
9. IRS Notice 797 Possible Federal Tax Refund for Earned Income Credit	Notice 797 (12/2017)

Posting Requirement - Oregon	Reference
1. Oregon State Minimum Wage Poster Both English and Spanish (Recommended, not Required) – Can be part of 9-in-1 Poster	<p>Oregon Minimum Wage Poster (2018-2019)</p> <p>9 in 1 poster 7 in 1 poster (24 or less employees)</p>
2. Oregon Family Leave Act Poster (required)	Oregon Family Leave Act Poster (01/2016)

for employers with 25 or more employees)	
3. Oregon OSHA Poster – Can be part of 9-in-1 Poster	Oregon OSHA Poster (10/16)
4. Workers’ Compensation Notice of Compliance	Notice of Compliance Poster
5. Employment Insurance Notice	Oregon BOLI Posting Requirements
6. Oregon’s No Smoking/Vaping Poster	Oregon No Smoking/Vaping (01/2016)
7. Oregon’s Senate Bill 519	Notice of Rights Under Oregon Senate Bill 519 (2010)
8. Requirements of Oregon’s Sick Time Law <i>*Can be posted in central location, distributed to each employee, or posted in an employee handbook.</i>	BOLI Requirements of Oregon’s Sick Time Law OARS 839-007

Posting Requirement - Washington	Reference
1. Washington Department of Labor and Industry “Your Rights as a Worker in Washington State”	F700-074-909 (08-2017)
2. Washington State Minimum Wage Poster Both English and Spanish (Recommended, not Required)	2019 Announcement
3. Washington State “Unemployment Benefits”	RCW 50.20.140 EMS 9874.CC 7540-032-407 Rev 10/17
4. Washington State “Washington State Law Prohibits Discrimination in Employment.”	Washington State Human Rights Commission - Brochure (12/17)
5. Washington Department of L&I “Job Safety and Health Law” Poster	Publication F416-081-909 (09-2015)
6. Washington Department of L&I “Notice to Employees – If a Job Injury Occurs” On the job injuries.	F242-191-909 (12-2012)
7. WA State- No Smoking Signs • Required at entrance of all buildings	RCW 70.160.050

Posting Requirement - Idaho	Reference
1. Idaho Required Poster Package (includes state and federal posters)	Idaho Required Poster Package