



No. 0080

SUBJECT: State and Federal Notice Posting Requirements

INTRODUCTION

This release applies to all credit unions. It describes the posters and notices required by various state and federal laws that credit unions are required or recommended to display.

EXECUTIVE SUMMARY

Each credit union branch must display certain posters/notices in a prominent area, viewable for intended audiences (e.g., employees, members, loan applicants). Please review the notices listed to determine which notices must be posted in each of your locations. Certain notices are required based on your credit union's asset size.

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Posters marked with an asterisk (*) are available on the *DWD Wisconsin Workplace Posters* website. The *Wisconsin Workplace Poster Packet* file contains posters that Wisconsin Employers are legally required to post in a location that employees have access to. The posters are available for download, with several posters available in various languages. *Download the Wisconsin Workplace Poster packet.*

ALL CREDIT UNIONS

Customer Identification Program (CIP) Notice

31 C.F.R. § 1020.220

The credit union's Customer Identification Program must include procedures for providing credit union customers with adequate notice that the credit union is requesting information to verify their identities.

Notice is "adequate" if the credit union generally describes the CIP identification requirements and provides the notice in a manner reasonably designed to ensure that a customer is able to view the notice, or is otherwise given notice, before opening an account. For example, depending upon the manner in which the account is opened, a credit union may post a notice in the lobby or on its Web site, include the notice on its account applications, or use any other form of written or oral notice.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The following is a link to The League's sample Customer Identification Program poster: *CIP poster*.

Financial Statements

Wisconsin's State-Chartered Credit Unions

Model CU Bylaws, Article VI, Sec. 7(d)

Within thirty (30) days after the close of each year, the President shall post the most recent annual statement in a conspicuous place in the office(s) of the credit union.

Federal Credit Unions

FCU Bylaws, Article VII, Sec. 6(c)

Within 20 days after the close of each month, the financial officer will prepare and submit a financial statement to the board showing the condition of their credit union as of the end of the month, including a summary of delinquent loans. A copy of the financial statement must be posted in a conspicuous place in the office of the credit union where it will remain until replaced by the next month's financial statement.

NCUA Official Sign

NCUA Rules and Regulations § 740.4

NCUA-insured credit unions must display the NCUA official sign at each station or window where insured account funds or deposits are normally received in its principal place of business and in all its branches. Each insured credit union must also display the official sign on its Internet page, if any, where it accepts deposits or open accounts, but it may vary the font sizes from the official version to ensure its legibility.

For purposes of this rule, the terms "branch," "station," "teller station," and "window" do not include automated teller machines or point of sale terminals. The rule does not specifically exclude "night depositories" so credit unions may want to err on the side of caution and also post this sign at night depositories.

The official sign is available for order in English and other languages from U.S. Government Printing Office (GPO) at <https://bookstore.gpo.gov/products/ncua-insurance-signs-english>. A downloadable image is available online at: <https://www.ncua.gov/news/downloadable-graphics>.

FBI Investigates Any Robbery, Burglary, or Larceny Committed Within This Institution

Although not required by law, the FBI sticker or decal may be used as a way to deter robberies. It is typically posted at all credit union entrances, unless security dictates otherwise. The NCUA no longer offers the sticker, but it may be available from certain business sign vendors, or the credit union's security company.

- Sign reads: The Federal Bureau of Investigation United States Department of Justice will investigate any Robbery, Burglary, or Larceny committed in this institution.

FBI Fraud Warning Posters

Although not required by law, FBI fraud warning posters are helpful at all credit unions, to warn members of fraud techniques. The FBI suggests that the posters be incorporated in teller training and that each teller possesses a letter size copy at their teller station:

- "FBI Fraud Alert," which can be downloaded at: <http://www.ic3.gov/media/IC3-Fraud-Alert.pdf>

Notice to Employees About Applying for Wisconsin Unemployment Benefits – UCB-7-P (R. 10/31/2025)*

Wis. Stats. § 108.04(2)(c); Wis. Admin. Code DWD 120.01 & 129.01

Post permanently where all employees will readily see it. This poster is available from the Unemployment Insurance (UI) Division, Benefit Operations Bureau, Box 7946, Madison, WI 53707; (608) 266-3131. Available online at: <https://dwd.wisconsin.gov/dwd/publications/ui/ucb-7-p.pdf> Spanish version is *UCB-7-S-P*. Hmong version is *UCB-7-H-P*. Abbreviated instructions in seven other languages is *UCB-7-I-P*.

No Smoking

Wis. Stats § 101.123(2m) and Wis. Admin. Code Comm. SPS 362.0400(5)

Smoking is prohibited indoors in public places and workplaces statewide. Credit unions may not designate indoor smoking areas. The person in charge of the credit union must post signs about the smoking prohibition.

Under Department of Commerce rules, the signs must "include the international 'No Smoking' symbol, consisting of a pictorial burning cigarette enclosed in a red circle with a red bar across the cigarette." A sample sign can be downloaded at: <https://www.laborposters.org/wisconsin/1745-wi-no-smoking-poster-poster.htm>

Job Safety & Health Protection Poster – OSHA 3165-04R (R. 2026)

29 C.F.R. Part 1903.2(a)(1)

Informs workers of their rights under the Occupational Safety and Health Act. Employers do not need to replace previous versions of the poster. Post in a conspicuous place where notices are customarily posted. This poster is available online at <https://dwd.wisconsin.gov/dwd/workplace-posters/> or can be ordered online, by phone, or printed from the OSHA website. For instructions, visit: <http://www.osha.gov/Publications/poster.html>. Spanish version is *(OSHA-3167-Spanish)*

Your Rights Under the Fair Labor Standards Act—Federal Minimum Wage – WH Publication 1088 (R. 04/2023)

Fair Labor Standards Act

Post where employees can readily see it. This poster is available from the U.S. Department of Labor, Wage & Hour Division; (414) 297-3585. Available online at: <https://www.dol.gov/sites/dolgov/files/WHd/legacy/files/minwagep.pdf> Also available online at <https://dwd.wisconsin.gov/dwd/workplace-posters/>

Wisconsin Minimum Wage Rates—Wisconsin Department of Workforce Development, Equal Rights Division – Publication No. ERD-9247-P (R. 06/2020)*

Posting information about the Wisconsin minimum wage is optional; Wisconsin law does not require employers to post it. However, since the state minimum wage differs from the federal minimum wage, and since the federal rate must be posted, credit unions may want to post information about the Wisconsin rate, too, to avoid misleading employees. Available from the Wisconsin Department of Workforce Development, Equal Rights Division; (608) 266-6860. Available online at: <https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd-9247-p.pdf> Spanish version is *(ERD-9247-S-P)*

Notice—Employee Polygraph Protection Act – WH 1462 (02/2022)*

Employee Polygraph Protection Act of 1988, 29 C.F.R. Part 801

Post where employees and job applicants can readily see it. This poster is available from the U.S. Department of Labor, Wage & Hour Division; (1-866-4-US-WAGE). Available online at: www.dol.gov/whd/regs/compliance/posters/eppac.pdf

The sign is also available in other languages.

If the credit union actually administers lie detector tests, or has them administered, the credit union must post Wisconsin's "Employee Protections against Use of Honesty Testing Devices" ERD-10861-P (R. 06/2020) in conspicuous places on its premises where notices to employees are customarily posted. Available online at:

<https://dwd.wi.gov/dwd/publications/erd/pdf/erd-10861-p.pdf> (see *Wis. Stats. §111.37(3)*)

Wisconsin Fair Employment Law – ERD-4531-P (R. 06/2020)*

Wis. Admin. Code DWD 218.23

Prominently display in places of employment. This poster is available from the Wisconsin Department of Workforce Development, Equal Rights Division; (608) 266-6860. Available online at:

<https://dwd.wi.gov/dwd/publications/erd/pdf/erd-4531-p.pdf>. Spanish version is (*ERD-7983-S-P*)

Your Rights Under USERRA - The Uniformed Services Employment and Reemployment Rights Act – (Publication Date-July 2026)

20 C.F.R. Part 1002

The federal Uniformed Services Employment and Reemployment Rights Act (USERRA) protects civilian employment rights and benefits for veterans and members of the Reserves. All employers are covered by USERRA, regardless of size.

All U.S. employers must provide employees with information about their rights and benefits under USERRA. The U.S. Department of Labor has developed a model notice that credit unions can post "where employers customarily place notices for employees" to fulfill this requirement. That model notice is available online at:

<https://www.dol.gov/sites/dolgov/files/VETS/files/USERRA-Poster.pdf>

CREDIT UNIONS WITH 15 OR MORE EMPLOYEES WHO WORKED FOR THE EMPLOYER FOR AT LEAST TWENTY CALENDAR WEEKS (IN THIS YEAR OR LAST)

Know Your Rights: Workplace Discrimination is Illegal – EEOC-P/E-1 (R. 6/27/2023)

Executive Order 11246, Rehabilitation Act of 1973, Vietnam Era Veterans Readjustment Assistance Act of 1974, Civil Rights Act of 1964, Americans with Disabilities Act of 1990, Age Discrimination in Employment Act of 1967, Civil Rights Act, Equal Pay Act of 1963, Title IX of the Education Amendments of 1972.

Post in a conspicuous location in the workplace where posters/notices to applicants and employees are customarily posted. The EEOC also encourages covered employers to publish the poster on their websites in a conspicuous location. The EEOC also asserts that, for covered employers with no physical location or for employees who work remotely and do not visit their employer's physical workplace on a regular basis, posting the "Know Your Rights" poster digitally online "may be the only posting." The poster should also be made available in an accessible format, as needed, to persons with disabilities that limit the ability to see or read.

This poster is available from the U.S. Equal Employment Opportunity Commission; 888-972-7332. Available online at:

https://www.eeoc.gov/sites/default/files/2023-06/22-088_EEOC_KnowYourRights6.12ScreenRdr.pdf

Spanish version at: https://www.eeoc.gov/sites/default/files/2022-10/22-088_EEOC_KnowYourRightsSp_10_20.pdf

CREDIT UNIONS WITH 25-49 EMPLOYEES

Wisconsin Family and Medical Leave Law (formerly ERD-8007-P)

Wisconsin Family & Medical Leave Act, Wis. Stats. § 103.10(14)(b)

Post in a conspicuous place where notices are customarily posted. Employers with 25-49 employees must post their own policy on family and medical leave. See *Wisconsin Family and Medical Leave Law FAQs*.

CREDIT UNIONS WITH 50 OR MORE EMPLOYEES

Wisconsin Family and Medical Leave Law – ERD-7983-P (R. 06/2020)*

Wisconsin Family & Medical Leave Act, Wis. Stats. § 103.10(14)(a)

Post in a conspicuous place where notices are customarily posted. This poster is available from the Wisconsin Department of Workforce Development, Equal Rights Division; (608) 266-6860. Available online at: <https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd-7983-p.pdf>. Spanish version: <https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd-7983-s-p.pdf>

Wisconsin Bone Marrow and Organ Donation Leave Act - ERD-18114-E-P (R. 06/2020)*

Post, in one or more conspicuous places where notices to employees are customarily posted. The poster is available from the Wisconsin Department of Workforce Development, Equal Rights Division. <https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd-18114-p.pdf>; Spanish version is (ERD-18114-E-S-P)

Employee Rights Under Wisconsin's Business Closing/Mass Layoff Law – ERD-9006-P (R. 06/2020)*
Wis. Stats. § 109.07(7)

Post conspicuously where notices to employees are customarily posted. This poster is available from the Wisconsin Department of Workforce Development, Equal Rights Division; (608) 266-6860. Available online at: <https://dwd.wi.gov/dwd/publications/erd/pdf/erd-9006-p.pdf> Spanish version is ERD-9006-S-P.

Advance Notice Required When Employers Decide to Cease Providing a Health Care Benefit Plan – ERD-11054-P (R. 06/2020)*
Cessation of Health Care Benefits statute, Wis. Stats. § 109.075(7)

Post in one or more conspicuous places where notices are normally posted for employees at that work location. This poster is available from the Wisconsin Department of Workforce Development, Equal Rights Division; (608) 266-6860. Available at: <https://dwd.wisconsin.gov/dwd/publications/erd/pdf/erd-11054-p.pdf>.

CREDIT UNIONS WITH 50 OR MORE EMPLOYEES WITHIN 75 MILES

Employee Rights Under the Family and Medical Leave Act (FMLA) – WH 1420 (R. 04/2023)
Family & Medical Leave Act of 1993; 29 C.F.R. § 825.300, Appendix C

Post prominently where it can be readily seen by employees and job applicants. This poster is available from the U.S. Department of Labor, Wage & Hour Division; (414) 297-3585. Available online at: www.dol.gov/whd/regs/compliance/posters/fmlaen.pdf

The sign is also available in other languages.

CREDIT UNIONS OFFERING SHARE DRAFT OR OTHER TRANSACTION ACCOUNTS

Funds Availability Notice at Locations Where Employees Accept Consumer Deposits
Expedited Funds Availability Act; Reg. CC § 229.18(b) & 229.18(c)

Post conspicuously at each location where consumer deposits are accepted. Reg. CC Model Notices C-17 or C-18 may be appropriate depending on whether the credit union generally places holds on check deposits or generally has next day availability subject to case-by-case holds. Tailor the appropriate notice to reflect the credit union policy.

FUNDS AVAILABILITY POLICY (C-17 – Maximum Holds)	
<i>Description of deposit</i>	<i>When funds can be withdrawn by cash or check</i>
Direct deposits	The day we receive the deposit
Cash, wire transfers, cashier's, certified, teller's, or government checks, checks on <i>(credit union name)</i> [unless <i>(any limitation related to branches in different check processing regions)</i>], and the first \$200 of a day's deposits of other checks	The first business day after the day of deposit.
Local checks	The second business day after the day of deposit

or

FUNDS AVAILABILITY POLICY
(C-18 – Case-by-Case Holds)

Our general policy is to allow you to withdraw funds deposited in your account on the *(number)* business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the *(number)* business day. Then, the funds will generally be available by the fifth business day after the day of deposit.

Notice of Availability of Deposits for ATMs

Provide on a sign, deposit envelope, or ATM screen before each deposit is made. Reg. CC Model Notice C-19 is normally used for ATMs.

AVAILABILITY OF DEPOSITS

Funds from deposits may not be available for immediate withdrawal. Please refer to your institution's rules governing funds availability for details.

C-20 Notice For Certain Off-Premises ATMs

C-20 must be used when the credit union operates an off-premises ATM from which deposits are removed not more than two times each week.

NOTICE

Deposits at this ATM between *(day)* and *(day)* will not be considered received until *(day)*. The availability of funds from the deposit may be delayed as a result.

Also, see: NCUA "Official Sign" in the *All Credit Unions* section of this release.

DISCLOSURES AT AUTOMATED TELLER MACHINES

Electronic Fund Transfer Act; Reg. E. §1005.16

An automated teller machine operator that imposes a fee (i.e., surcharge) on a non-customer for initiating an electronic fund transfer or a balance inquiry must:

- Provide notice that a fee will be imposed for providing electronic fund transfer services or a balance inquiry; and
- Disclose the amount of the fee.

The automated teller machine operator must provide the notice stating that a fee will be imposed, as well as the notice of the amount of the fee, either by showing notices on the ATM screen, or by providing it on paper, before the consumer is committed to paying a fee.

Under Reg. E, an automated teller machine operator may impose a fee on a consumer for initiating an electronic fund transfer or a balance inquiry only if the consumer is provided the required notices and elects to continue the transaction or inquiry.

Also see: Notice of Availability of Deposits for ATMs and C-20 Notice in the Credit Unions Offering Share Draft Accounts section of the release.

CREDIT UNIONS OFFERING MOBILE HOME OR REAL ESTATE LOANS

Equal Housing Opportunity – HUD-928.1 (R. 09/2013) (for state-chartered credit unions)

Fair Housing Act; HUD Fair Housing Regulation, 24 C.F.R. Part 110

State-chartered credit unions must post an 11x14 inch version of this poster. Federal regulations require the poster to be "prominently displayed so as to be readily apparent to all persons seeking housing accommodations or seeking to engage in residential real estate-related transactions." In addition, "all person subject to section 805 of the Act, Discrimination in Residential Real Estate-Related Transactions shall post and maintain a fair housing poster at all their places of business which participate in covered activities". This poster is available from the U.S. Department of Housing & Urban

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Development, at (800) 767-7468. Available on The League website at: www.theleague.coop > *Compliance* > *Topics A-Z* > *Fair Housing Act*.

The sign is also available in other languages.

Note: Different standards apply to use of the logo in advertising. See The League's *ii Releases No. B021 and 0124* for details.

Equal Housing Lender – NCUA 1582; GPO Stock Number: 054-000-00072-3 (for federally-chartered credit unions)

Fair Housing Act; NCUA Rules & Regulations § 701.31(d)(2)

Post in the lobby and each mortgage loan originator's office in federally chartered credit unions. This poster is available for order from the U.S. Government Printing Office (GPO) at <https://bookstore.gpo.gov/products/equal-housing-lender-poster>. A downloadable image is available from the NCUA at <https://www.ncua.gov/news/downloadable-graphics>.

Note: Different standards apply to use of the logo in advertising. See The League's *ii Releases No. B021 and 0124* for details.

Home Mortgage Disclosure Act – Notice

Home Mortgage Disclosure Act; Reg. C § 1003.5(e)

As of Jan. 1, 2018, a credit union that is subject to the Home Mortgage Disclosure Act (HMDA) and the CFPB's Reg. C must post, in the lobby of its home office and each branch office physically located in a "metropolitan statistical area" or "metropolitan division," a general notice about the availability of its HMDA data on the CFPB's website.

A credit union can, but is not required to, use the second sample notice in Attachment C to the CFPB's Small Entity Compliance Guide for HMDA, which is attached as an exhibit to The League's *ii Release No. B017*. The League also has a sample you can download on The League's "[Reg. C – Home Mortgage Disclosure](#)" *Topics A to Z* page.

Mortgage loan originator "NMLSR ID number"

NCUA Rules & Regulations, Part 761

Those who meet the definition of a "residential mortgage loan originator" (MLO) at credit unions (and other financial institutions) must register with the Nationwide Mortgage Licensing System. A registered MLO gets an ID number. Registered MLOs and credit unions must provide these numbers to consumers.

Under NCUA rules, the credit union must make the ID number(s) of its registered MLO(s) available to members "in a manner and method practicable to the credit union." A registered MLO must provide his or her number to a member:

- Upon request (either verbally or in writing);
- Before acting as an MLO (either verbally or in writing); and
- Through the originator's initial written communication with a member, if any, whether on paper or electronically.

Regulators say that a credit union could comply with these requirements in a number of ways. For example, it can:

- Direct consumers to a listing of registered MLOs and their ID numbers on its website;
- Post this information prominently in a publicly accessible place, such as a branch office lobby or lending office reception area; and/or
- Establish a process to ensure that credit union personnel provide the ID number of a registered MLO to consumers who request it from employees other than the MLOs.

If the credit union chooses to post the information, no particular format is required.

See *ii Release No. B070* for details.

RESPA: Mortgage servicing rule - address for receipt of information requests

RESPA 12 CFR 1024.36(b)

Mortgage loan servicers must comply with RESPA §1024.36 in regard to timely response to a borrower's request for information, as described in *ii Release No. B075 - Reg. X & Reg. Z: Mortgage Servicing Rule*. In seeking to comply

with the rule, the servicer may choose to designate an address for receipt of information requests. If it does so, the servicer must post the designated address on any website maintained by the servicer if the website lists any contact address for the servicer. There is no small servicer exemption to the rules on information requests.

See ii Release No. B075.

RESPA: Mortgage servicing rule - address for receipt of notices of error
RESPA 12 CFR 1024.35(c)

Mortgage loan servicers must comply with RESPA §1024.35 in regard to timely response to a notice from a borrower that asserts an error, as described in *ii Release No. B075 - Reg. X & Reg. Z: Mortgage Servicing Rule*. In seeking to comply with the rule, the servicer may choose to designate an address for receipt of notices of error. If it does so, the servicer must post the designated address on any website maintained by the servicer if the website lists any contact address for the servicer. There is no small servicer exemption to the rules on error resolution.

See ii Release No. B075.

CREDIT UNIONS THAT EMPLOY MINORS

Hours and Times of Day Minors May Work in Wisconsin – ERD-9212-P (R. 06/2020)*
Wis. Stats. §§ 103.64 to 103.82; Wis. Admin. Code DWD 270.15

Post in the workplace where minors work. This poster is available from the Wisconsin Department of Workforce Development, Equal Rights Division; (608) 266-6860. Available online at: <https://dwd.wi.gov/dwd/publications/erd/pdf/erd-9212-p.pdf>. Spanish version is *ERD-9212-S-P*. The sign is also available in other languages.

CREDIT UNIONS THAT PROHIBIT WEAPONS

Sample Notice Prohibiting Weapons
Wis. Stats. § 943.13(2)(bm)

Under Wisconsin law, a credit union may notify people not to enter or remain in any part of the credit union's nonresidential building, grounds, or land while carrying a weapon. Such notification is made by posting a sign (at least 5 x 7 inches) stating the restriction.

The sign must be located in a prominent place near each of the entrances to the building or part of the building to which the restriction applies so that any individual entering may be reasonably expected to see the sign. The sign is not effective in regard to that part of the property that is leased to another party. For that reason, a credit union leasing office space in a building needs to post a sign at its leased area(s) if it wants to restrict weapons, rather than rely on the owner to prohibit weapons throughout the building.

A sign relating to the grounds or land must be located in a prominent place near all probable access points to the grounds or land to which the restriction applies so that any individual entering the grounds or land can be reasonably expected to see the sign. It must be at least 11 inches square and placed in at least 2 conspicuous places for every 40 acres to be protected. The sign must include the name of the person giving the notice followed by the word “owner” if the person giving the notice is the holder of legal title to the land and by the word “occupant” if the person giving the notice is not the holder of legal title but is a lawful occupant of the land.

You may adapt The League's *sample sign* to post a restriction appropriate to the location, e.g., prohibiting weapons in a building, an area of a building, or the grounds, etc.

CREDIT UNIONS THAT MAKE TAXABLE SALES

Wisconsin Seller's Permit

If the credit union needs a Wisconsin seller's permit, then it must be displayed in a prominent location at the credit union's place of business.

A Wisconsin seller's permit is needed if the credit union makes retail sales, leases, or rentals of tangible personal property or taxable services in Wisconsin, unless all sales are exempt from sales or use tax. Under Wisconsin Department of Revenue regulations (*Wis. Admin. Code Tax 11.69*), most credit union products and services are exempt

from state sales and use taxes. For example, no tax is imposed on “charges to customers for cashier’s checks, money orders, traveler’s checks, checking accounts, and the use of safe deposit boxes.” However, some sales are taxable:

- (3) **TAXABLE SALES.** A financial institution, except for a federally chartered credit union, shall obtain a seller’s permit and file the required sales and use tax returns if it has taxable sales. Taxable sales by a financial institution include the following:
- (a) Providing parking space for motor vehicles.
 - (b) Coin savings banks.
 - (c) Collectors’ coins or currency sold above face value.
 - (d) Commemorative medals.
 - (e) Gold and silver bullion.
 - (f) Prepared foods, candy, dietary supplements, and soft drinks in the institution’s cafeteria.
 - (g) Personalized imprinted checks, except where the check printer is the retailer of the checks to customers. A check printer is the retailer of checks where it sets the price for the checks, provides the order forms for the checks and invoices or bills the customer for the checks, even though the financial institution collects the order from the customer, charges the customer’s account on behalf of the check printer, and remits the amount due from the account to the check printer.
 - (h) Repossessed merchandise.

For more information on obtaining a Wisconsin seller’s permit [visit this site](#). For more information on sales and use taxes in general, [click here](#) to visit the “Topics A to Z” page on “Sales and Use Tax (Wisconsin).”

CREDIT UNIONS THAT MAKE SMALL BUSINESS LOANS

Small business lending data notice

Reg. B §1002.110(c)

Reg. B’s small business lending rule requires certain credit unions to collect and report data about loans to small businesses. It applies to credit unions of any asset size that originated at least **1,000** covered transactions to small businesses in each of the two preceding calendar years.

Generally, covered credit unions must report the data they collect – which includes demographic information about business owners – to the CFPB by June 1 of the next year. Data submitted to the CFPB is made available to the public annually.

A covered credit union must make available to the public on its website, or otherwise upon request, a statement that its small business lending application register, as modified by the CFPB, is or will be available from the CFPB. The rule includes language that could be used for this statement. The credit union must use the following or substantially similar language:

Business Lending Data Notice

Data about our small business lending are available online for review at the Consumer Financial Protection Bureau’s (CFPB’s) website at <https://www.consumerfinance.gov/data-research/small-business-lending/>. The data show the geographic distribution of our small business lending applications; information about our loan approvals and denials; and demographic information about the principal owners of our small business applicants. The CFPB may delete or modify portions of our data prior to posting it if doing so would advance a privacy interest. Small business lending data for many other financial institutions are also available at this website.

For more information, please see The League’s *ii Release No. B083*.

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League publications are designed to provide accurate information with regard to the subject matter covered, with the understanding that The League does not render legal services. If you have general questions regarding this release, please call The League at (608) 640-4050 if local or (800) 242-0833. For specific legal advice, please consult your credit union’s attorney.

Legal Affairs Department

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