



FINANCIAL SERVICES INDUSTRY ACRONYMS
FIDELITY-IFS GOVERNANCE & RISK DEPARTMENT

Acronym	Description
ABA	- American Bankers Association
ACH	- Automated Clearing House
ADA	- Americans With Disabilities Act
AGI	- Adjusted Gross Income
AICPA	- American Institute of Certified Public Accountants
ALM	- Asset/Liability Management
APR	- Annual Percentage Rate
APY	- Annual Percentage Yield
ARM	- Adjustable Rate Mortgages
ATM	- Automatic Teller Machine
BBA	- Bank Bribery Act
BIF	- Bank Insurance Fund
BIS	- Bank for International Settlements
BSA	- Bank Secrecy Act
CAMEL	- Capital, Assets, Management, Earnings, and Liquidity
CBA	- Controlled Business Arrangement
CCH	- Commerce Clearing House
CCPA	- Consumer Credit Protection Act
CD	- Certificate of Deposit
CEO	- Chief Executive Officer
CERCLA	- Comprehensive Environment Response, Compensation, and Liability Act
CFO	- Chief Financial Officer
CFR	- Code of Federal Regulations
CHARM	- <i>Consumer Handbook on Adjustable Rate Mortgages</i>
CHIPS	- Clearing House Interbank Payments System (New York)
CID	- Criminal Investigation Division
CLO	- Computer Loan Origination
CO	- Compliance Officer
CPI	- Consumer Price Index
CRA	- Community Reinvestment Act
CRF	- Criminal Referral Form
CTR	- Currency Transaction Report
D&O	- Directors and Officers
DBA	- Doing Business As
DDA	- Demand Deposit Account
ECOA	- Equal Credit Opportunity Act
EDDSSCSS	- Empirically Derived, Demonstrably and Statistically Sound, Credit Scoring System
EEOC	- Equal Employment Opportunity Commission
EFAA	- Expedited Funds Availability Act
EFT(A)	- Electronic Funds Transfer (Act)
EHL	- Equal Housing Lender
EIN	- Employer Identification Number

Acronym	Description
EPA	- Environmental Protection Agency
FAS(B)	- Financial Accounting Standards (Board)
FCCPA	- Federal Consumer Credit Protection Act
FCRA	- Fair Credit Reporting Act
FDCPA	- Fair Debt Collection Practices Act
FDIC(IA)	- Federal Deposit Insurance Corporation (Improvement Act)
FDPA	- Flood Disaster Protection Act
FEMA	- Federal Emergency Management Agency
FFIEC	- Federal Financial Institutions Examination Council
FHA	- Fair Housing Act; Federal Housing Authority; Federal Housing Administration
FHBM	- Flood Hazard Boundary Map
FHHLDS	- Fair Housing Home Loan Data System
FHLB	- Federal Home Loan Bank
FHLMC	- Federal Home Loan Mortgage Corporation
FHO	- Flood Hazard Officer
FIA	- Freedom of Information Act
FIL	- Financial Institution Letter
FINS	- Financial Institution Numbering System
FIRM	- Flood Insurance Rate Map
FIRREA	- Financial Institutions Reform, Recovery, and Enforcement Act
FMHA	- Farmers Home Administration
FNMA	- Federal National Mortgage Association
FR	- <i>Federal Register</i>
FRA	- Federal Reserve Act
FRB	- Federal Reserve Board
FTC	- Federal Trade Commission
GAAP	- Generally Accepted Accounting Principles
GFE	- Good Faith Estimate
GNMA	- Government National Mortgage Association
HELOC	- Home Equity Line of Credit
HIC	- Hold in Custody
HMDA	- Home Mortgage Disclosure Act
HUD	- Department of Housing and Urban Development
HUD-1 or 1(A)	- Housing and Urban Development Settlement Statement
IBA	- Independent Bankers of America
ILCR	- Interbank Liability Control Records
IOLTA	- Interest on Lawyer's Trust Account
IR	- Interpretive Ruling
IRA	- Individual Retirement Account
IRS	- Internal Revenue Service
ITF	- In Trust For
LAR	- Loan Application Register
LO	- Loan Officer
LOMA	- Letter of Map Amendment
LOMR	- Letter of Map Revision
MAGI	- Modified Adjusted Gross Income
MICR	- Magnetic Ink Character Recognition
MMDA	- Money Market Demand Account
MSA	- Metropolitan Statistical Area

Acronym	Description
MSR	- Mortgage Servicing Rights
NACHA	- National Automated Clearing House Association
NASD	- National Association of Securities Dealers
NBA	- National Bank Act
NCUA	- National Credit Union Administration
NFIP	- National Flood Insurance Program
NOW	- Negotiable Order of Withdrawal
NSF	- Non Sufficient Funds
OCC	- Office of the Comptroller of the Currency
OID	- Original Issue Discount
OMSR	- Originated Mortgage Servicing Rights
OREO	- Other Real Estate Owned
OSHA	- Occupational Safety and Health Administration
OTC	- Over the Counter
OTS	- Office of Thrift Supervision
PIN	- Personal Identification Number
PMSR	- Purchased Mortgage Servicing Rights
POC	- Paid Outside of Closing
POD	- Payable on Death
POS	- Point of Sale
PR	- Press Release
PUPID	- Pay Upon Proper ID
RBC	- Risk Based Capital
RCRA	- Resource Conservation and Recovery Act
REGO	- Regulation O
RELS	- Real Estate Lending Standards
RESPA	- Real Estate Settlement Procedures Act
RFPA	- Right to Financial Privacy Act
ROC	- Recovery Operations Center
ROLO	- Regulation O Loan Officer
ROR	- Right of Rescission
SAIF	- Savings Association Insurance Fund
SAR	- Suspicious Activity Report
SARA	- Superfund Amendments and Reauthorization Act
SBA	- Small Business Administration
SDS	- Same Day Settlement; Settlement Disclosure Statement
SEP	- Simplified Employee Pension Plan
SFHA	- Special Flood Hazard Area
SIC	- Securities Information Center
SLMA	- Student Loan Marketing Association
STD	- Servicing Transfer Disclosure
SWIFT	- Society for Worldwide Interbank Financial Telecommunication
TIL(A)	- Truth in Lending (Act)
TIN	- Taxpayer Identification Number
TISA	- Truth in Savings Act
UCC	- Uniform Commercial Code