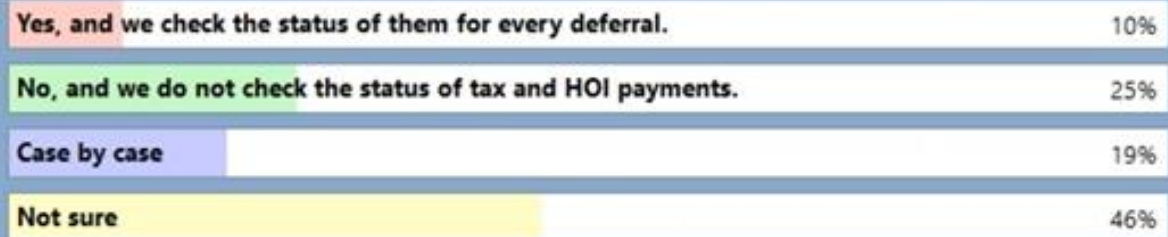


Poll and Links from the 4/17/2020
April Compliance Veterans' Venue /COVID Roundtable

If a customer owes past due R/E taxes and/or HOI, (no bank escrow) would you require they be paid before granting a deferral?

Poll Results (single answer required):



What documentation are you requiring for verifying ownership of entities?

Poll Results (multiple answers allowed):



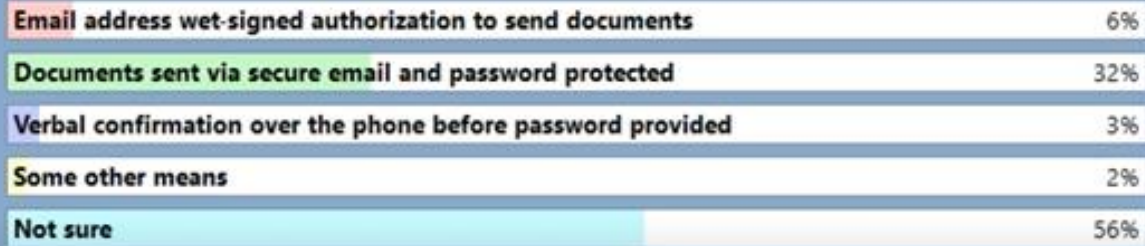
Are you permitting electronic signatures for PPP Notes if you do not have e-sign in place?

Poll Results (single answer required):



If you are allowing e-signatures, how are you verifying who is providing the electronic signature?

Poll Results (single answer required):



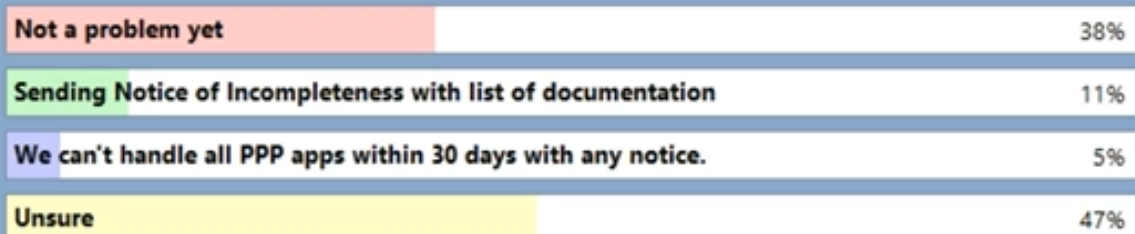
Are you following FMNA and FHLB guidelines on modifications for in-house mortgages and home equity lines?

Poll Results (single answer required):



How are you addressing the Reg B 30-day notification of application taken for PPP applications?

Poll Results (single answer required):



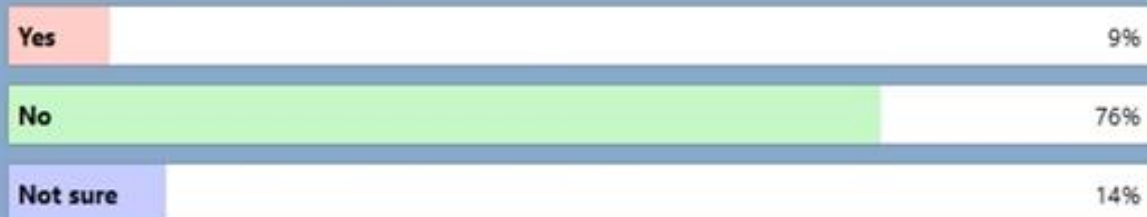
Are you opening Business Accounts online for purposes of funding PPP loans?

Poll Results (single answer required):



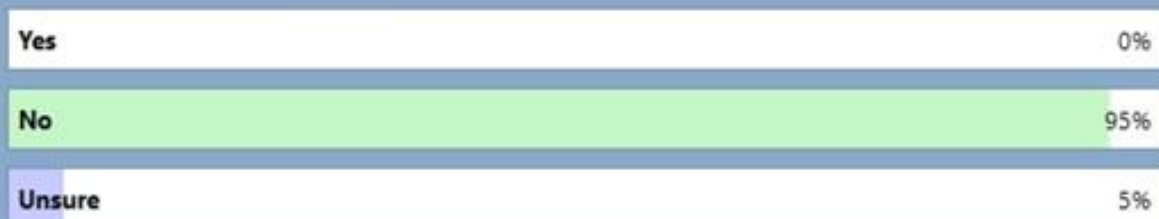
Do you plan on cashing stimulus checks for non-customers?

Poll Results (single answer required):



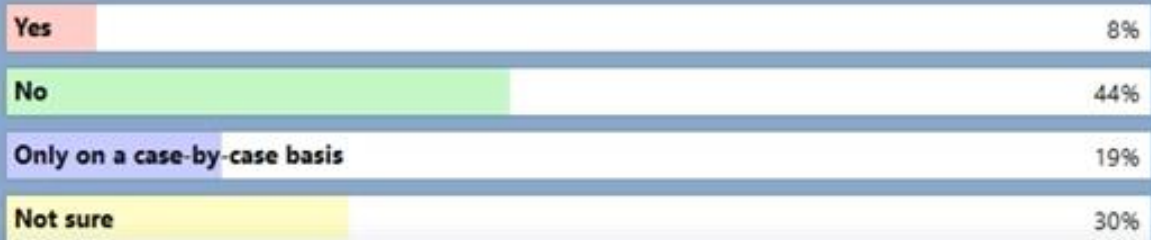
Do you plan on opening prepaid accounts/cards for non-customers for the issuance of stimulus payments electronically?

Poll Results (single answer required):



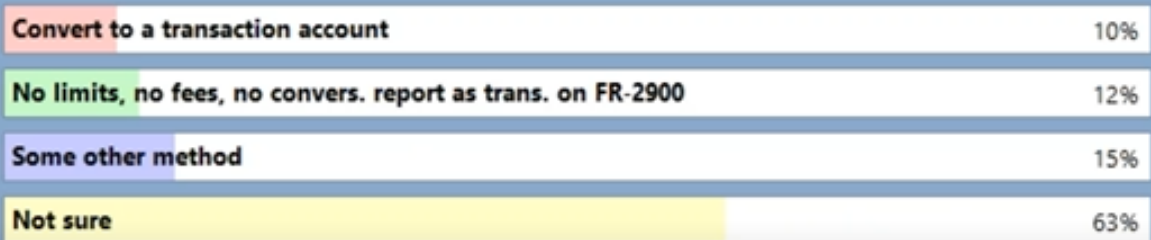
Is anyone waiving the number of Reg. D convenience withdrawals from non-transaction accounts as part of COVID-19 relief?

Poll Results (single answer required):



If you are waiving them how are they being handled?

Poll Results (single answer required):



Have you outlined a PPP Forgiveness request process?

Poll Results (single answer required):



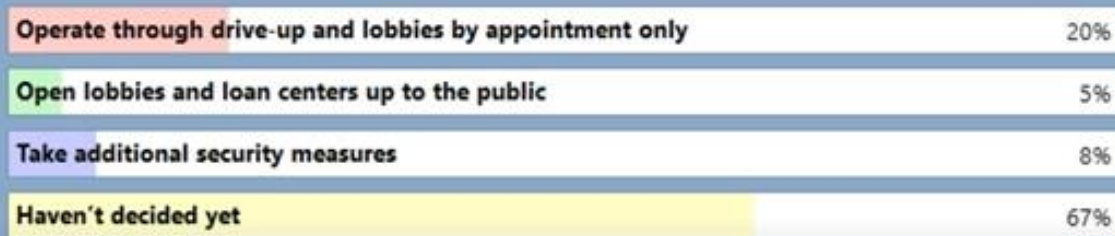
Is the provision for the Borrower requesting forgiveness and providing required documentation addressed in your PPP Note?

Poll Results (single answer required):



How will you operate when the stay at home order is lifted if customers and employees are required to continue to wear masks?

Poll Results (single answer required):



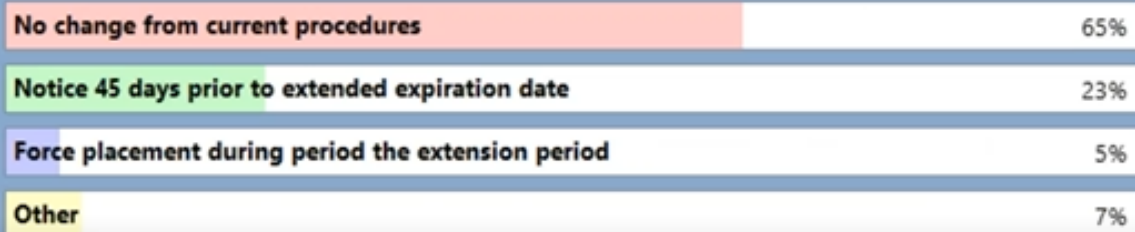
When the stay at home is lifted will you recommend or require employees wear masks if there is no order requiring it?

Poll Results (single answer required):



Considering FEMA's flood insurance extension how are other banks handling expired insurance?

Poll Results (single answer required):



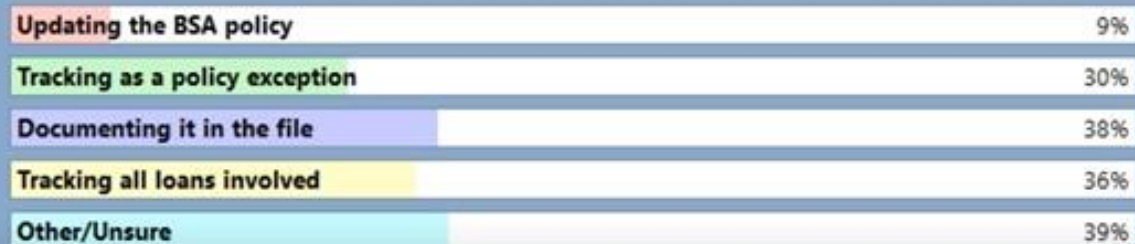
When opening a new deposit account for a PPP loan customer who are you requiring to sign the resolution?

Poll Results (single answer required):



Are you updating your BSA policy to reflect the PPP BO rule for current customers or doing something else?

Poll Results (multiple answers allowed):



Links Mentioned During the Session

1. PYMNTS.com article “Some Banks Seize Stimulus Money to Cover customer Overdrafts – <https://www.pymnts.com/news/banking/2020/banks-can-take-coronavirus-money-to-cover-negative-accounts/>
2. Free Webinar from the Regulatory Agencies

The federal financial institution regulatory agencies will host an interagency webinar on Friday, April 24, 2020, at 3 p.m. ET.

This Ask the Regulators session will address the accounting and regulatory reporting implications of the revised interagency statement issued on April 7, 2020, including clarifying the interaction between current accounting rules and section 4013 of the CARES Act, supervisory considerations on past due and nonaccrual regulatory reporting, and regulatory capital implications.

To accommodate the participation of as many financial institutions as possible, **the regulators are asking each institution register no more than two representatives to attend the live session.**

They also strongly encourage participants to use the webinar audio on their computer for the best experience. **This webinar is scheduled for Friday, April 24, 2020, from 3:00-4:00 p.m. ET. Registration is now open at <https://www.webcaster4.com/Webcast/Page/583/34317>.**

Questions can be submitted in advance via email at asktheregulators@stls.frb.org . Webinar materials will be archived for future viewing.