



Single Policy and Bundled Policy Price List

ADMINISTRATIVE POLICIES

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

Organization Bundle - \$175.00

1100	Leadership ¹		
1110	Mission Statement ¹	1200	Organization
1120	Vision Statement ¹	1210	Compensation and Reimbursement
1130	Credit Union Values ¹	1220	Bond and Insurance Coverage
1140	Credit Union History ¹	1230	Regulatory Compliance
1150	Field of Membership	1235	Education & Volunteer Training Guidelines
1160	Strategic Planning (InfoSight*)	1300	Audits
1170	Equal Opportunity Statement	1400	Legal Counsel

¹This section is not a policy per se, but a recommendation for rounding out the credit union information for your policy manual. Not available for individual sale.

Staffing Bundle - \$75.00

1500	Staffing
1510	Nepotism
1520	Succession Planning (InfoSight*)

Code of Ethics Bundle - \$125.00

1600	Code of Ethics	1640	Credit Union Assets
1610	Confidential Information	1645	Fraud
1615	Privacy (InfoSight*)	1650	Gifts, Bribes, or Kickbacks
1616	Anti-Phishing	1680	Political Contributions
1620	Conflict of Interest	1685	Software Licensing

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

OPERATIONS

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

General Operations Bundle - \$150.00

2100	General Operations Policies	2140	Purchasing
2110	Bank Secrecy Act/Anti Money Laundering Program (InfoSight*)	2145	Office of Foreign Asset Control (InfoSight*)
2120	Cash (InfoSight*)	2150	Signing Authority
2125	Teller Over/Short	2185	Vendor Due Diligence & Oversight (InfoSight*)
2130	Dual Control (InfoSight*)		

Disaster Planning Bundle - \$75.00

2190	Disaster Contingency Planning (InfoSight*)	2193	Statement Of Decision Criteria
2191	Chain Of Command	2195	Pandemic Influenza Preparedness & Response (InfoSight*)
2192	Emergency Powers		

Member Services Bundle - \$200.00

2200	Member Services	2240	Member in Good Standing
2220	E-Commerce (InfoSight*)	2245	Protecting The Elderly From Fraud (InfoSight*)
2221	Web Site (InfoSight*)	2270	Safe Deposit Boxes (InfoSight*)
2222	Electronic Communications/Acceptable Use (InfoSight*)	2271	Safe Deposit Boxes (Biometric)
2226	E-Statements	2280	Share Insurance
2232	Loss Expulsion	2290	Wire Transfers
2235	Member Harassment Expulsion		
2225	Home Banking (InfoSight*)		

Accounts Bundle - \$175.00

2210	Accounts	2216	Deceased Depositor Issues & Estate Accounts
2211	Business Accounts (InfoSight*)	2217	Negative Account Balances
2212	Individual Retirement Arrangements	2218	Dormant Accounts
2213	Trust Accounts		
2214	Health Savings Accounts		
2215	Account Ownership		

Additional Operations Policies Bundle - \$50.00

2300	Share Draft Policy (InfoSight*)	2400	Funds Availability (InfoSight*)
2310	Share Draft Telephone Inquiries	2500	Truth-in-Savings

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

ACH and Electronic Fund Transfer Bundle - \$100.00

2600	Electronic Fund Transfers (InfoSight*)	2612	ACH Audit
2610	Automated Clearing House Operations	2615	ATM/Debit Cards (InfoSight*)
2611	ACH Management	2620	Remote Deposit Capture

ACCOUNTING

Accounting Bundle - \$175.00

3100	General Accounting Policy
3105	Accounts Payable
3110	Operating Charge Offs
3115	Credit Union Owned Credit Cards
3125	Financial Institution Reconciliations
3130	Fixed Assets
3135	Interest Income
3145	Payroll
3155	Travel Reimbursement
3160	Unclaimed Property (InfoSight*)
3200	Internal Control (InfoSight*)
3170	Remote Deposit Capture

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

SECURITY

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

General Security Bundle – \$125.00

- 4100 General Security Procedures ([InfoSight*](#))
- 4110 Burglary Procedures ([InfoSight*](#))
- 4120 Information Security ([InfoSight*](#))
- 4130 Kidnap / Hostage Procedures ([InfoSight*](#))
- 4140 Robbery Procedures ([InfoSight*](#))
- 4150 Workplace Violence ([InfoSight*](#))
- 4200 Security Devices

Computer Security Bundle - \$75.00

- 4300 Computer Security & Control ([InfoSight*](#))
- 4310 Patch Management
- 4320 Computer Hardware and Software Acquisition
- 4340 Remote Access

ASSET/LIABILITY MANAGEMENT

ALM Bundle - \$100.00

- 5100 General Asset/Liability Management Policy ([InfoSight*](#))
- 5110 ALCO Key Objectives
- 5120 Budgeted Asset/Liability Structure
- 5200 Liquidity Management ([InfoSight*](#))
- 5300 Interest Rate Risk Management ([InfoSight*](#))
- 5400 Capital Management

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

INVESTMENTS

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

Investment Bundle - \$150.00

6100	General Investment Policy (InfoSight*)	6150	Safekeeping of Investments
6105	FASB 115 Compliance	6200	Investment Portfolio
6110	Broker-Dealer Relations	6210	Authorized Investments
6120	Investment Accounting	6220	Non-Deposit Investments
6130	Investment Controls and Monitoring		

LENDING & COLLECTIONS

General Lending Bundle - \$200.00

7100	General Lending Policy	7135	Loan Documentation
7101	Loans (InfoSight*)	7140	Loan Insurance
7102	Performance Ratios	7145	Loan Limits
7105	Collateral	7150	Loan Portfolio Mix
7110	Loan Concentrations	7155	Loan Quality Board Reports
7115	Credit Underwriting Standards	7160	Loans to Insiders
7120	Fair Lending (InfoSight*)	7165	Pricing and Terms
7125	Loan Application	7170	Risk-Based Lending (InfoSight*)
7130	Loan Authorization		

Consumer Loans Bundle - \$200.00

7200	Consumer Loans (InfoSight*)	7225	Recreational Vehicle Loans
7205	Automobile Loans (InfoSight*)	7230	Share Secured Loans
7206	Lease-Like Loans	7235	Stock Secured Loans
7210	Credit Cards – Part I	7240	Student Loans
7211	Credit Cards – Part II	7245	TIL Disclosures for Closed-End Credit
7213	Military Personnel Loans	7250	TIL Disclosures for Open-Ended Credit
7215	Overdrafts (InfoSight*)	7251	Regulation Z- Home Equity Loans
7217	Payday Lending	7255	Unsecured Loans (InfoSight*)
7220	Rapid Refund Loans		

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

Real Estate Loans Bundle - \$175.00

7300	Real Estate Loans (InfoSight*)	7315	Commercial Real Estate Loan Workouts
7301	Registration of Mortgage Loan Originators (SAFE Act)	7320	Home Equity Loans (InfoSight*)
7302	Real Estate Appraisals	7330	Residential Real Estate Loans
7305	Environmental Risk Management	7331	Nontraditional Mortgage Products
7310	Construction Loans	7335	Loans Secured by Unimproved Property

Other Loans Bundle - \$100.00

7400	Other Types of Loans	7420	Member Business Loans (InfoSight*)
7410	Indirect Dealer Financing	7425	Member Business Credit Cards
7415	Subprime Auto Indirect Lending	7430	Participation Loans

Collections Bundle - \$50.00

7500	Collections
7510	Collection Process
7520	Collection Staff Members and Responsibilities

Loan Review and Classification Bundle - \$75.00

7600	Loan Review and Classification
7615	Allowance for Loan and Lease Losses (InfoSight*)
7616	Loan Extensions
7620	Loan Charge-Offs
7625	Residential Loss Mitigation Strategies

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

OTHER REAL ESTATE OWNED (OREO)

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

OREO Bundle - \$75.00

- 8100 General OREO Policy
- 8110 Accounting Treatment of OREO
- 8120 Eviction of OREO Habitants
- 8130 Resale of OREO

FEDERAL REGULATIONS

Credit Bundle - \$75.00

- 9110 Equal Credit Opportunity Act – Regulation B
- 9120 Fair Debt Collection Practices Act
- 9130 Holder in Due Course Rule
- 9150 Unfair and Deceptive Credit Practices - Regulation AA

Housing Bundle - \$50.00

- 9200 Home Mortgage Disclosure Act – Regulation C
- 9210 Real Estate Settlement Procedures Act - Regulation X
- 9220 Home Ownership and Equity Protection Act

Privacy & Other Policies Bundle - \$75.00

- 9300 Bank Bribery Act
- 9330 Right to Financial Privacy Act
- 9500 Americans with Disabilities Act
- 9600 Junk Fax Prevention Act

Credit Union Operations Bundle - \$100.00

- 9400 Equal Employment Opportunity Act
- 9410 Expedited Funds Availability Act - Regulation CC
- 9420 Monetary Control Act - Regulation D
- 9430 Truth-in-Savings Act
- 9440 Electronic Signatures in Global and National Commerce Act

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

RECORDS RETENTION

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

Records Retention Bundle - \$200.00

- 10100 Records Retention ([InfoSight*](#))
- 10001 Table 1 – Corporate Records
- 10002 Table 2 – Collection & Delinquency Records
- 10003 Table 3 – Data Processing Records
- 10004 Table 4 – Electronic Funds Transfer Records
- 10005 Table 5 – General Accounting Records
- 10006 Table 6 – Insurance & Bond Records
- 10007 Table 7 – Lending Records
- 10008 Table 8 – Negotiable Instruments Records
- 10009 Table 9 – Personnel & Employment Records
- 10010 Table 10 – Security Records
- 10011 Table 11 – Member Account Records
- 10012 Table 12 – Tax Records

FAIR CREDIT REPORTING ACT (FACTA)

FACTA Bundle - \$200.00

- 11001 Fair Credit Reporting Act ([InfoSight*](#))
- 11002 Furnishing Information to Credit Reporting Agencies
- 11003 Accuracy and Integrity of Information Reported
- 11004 Use of Credit Reporting Information
- 11005 Adverse Action Based on Information Contained in Consumer Report
- 11006 Receipt of Notice of Dispute of Accuracy Information
- 11008 Credit Report Alerts
- 11009 Red Flag Guidelines ([InfoSight*](#))
- 11010 Risk Based Pricing Notice
- 11011 Disclosure of Credit Scores
- 11012 Disclosure of Information to Victims of Identify Theft
- 11013 Prevention of Re-Pollution of Consumer Reports
- 11014 Reconciling Addresses
- 11015 Obtaining and Using Medical Information
- 10016 Affiliate Marketing Rules

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011



Single Policy and Bundled Policy Price List

OTHER STORE ITEMS AVAILABLE

Any single policy within a bundle is available a la carte for a cost of \$25.00 per policy.

Emergency Procedures Bundle - \$100.00

Emergency Shutdown Procedures
Aircraft Incident
Bomb Threat
Burglary - Alarm Not Sounded
Burglary - Alarm Sounded
Chemical Plant Incident
Civil Disturbance
Data Communications Outage
Extortion/Kidnapping
Fire
Gas Leak
Hazardous Material Spill
HVAC Outage
Nuclear Power Plant Incident
Power Outage
Railroad Incident
Robbery
Severe Weather
Ship Incident
Suspicious Mail Or Package Identification
Suspicious Mail Or Package Procedures
Telephone Outage
Water Leaks
Employee Safety Procedures
Emergency Supplies

*This policy is InfoSight at no charge to credit unions in Michigan who are affiliated with the Michigan Credit Union League. A user name and password are required to access these policies.

January 2011