



National Banks

Banks chartered and regulated by the Office of the Comptroller of the Currency (OCC).

- FDIC-insured.
- Regulated by the OCC.

State-chartered Member Banks (*)

Banks chartered by the state which are members of the Federal Reserve System.

- FDIC-insured.
- Regulatory responsibilities are shared by the state and the Federal Reserve.

State-chartered Nonmember Banks (*)

Banks chartered by the state which are NOT members of the Federal Reserve System.

- FDIC-insured.
- Regulatory responsibilities are shared by the state and the FDIC.

State-chartered Credit Unions

Credit Unions chartered by the state.

- NCUA-insured.
- Regulatory responsibilities are shared by the state and the NCUA.

Federal Credit Unions

Credit unions chartered by the National Credit Union Administration (NCUA).

- NCUA-insured.
- Regulated by the NCUA.

State-licensed Non-Depository Service Providers

Collection Agencies
Debt-Settlement Providers
Deferred Presentment Service Providers (Payday Lenders)
Money Brokers
Money Transmitters
Mortgage Loan Originators
Trust Companies

(*) Some banks receive a separate authority to operate a trust department.

Regulation Of Financial Institutions Self Stat Forms

M Lipman



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