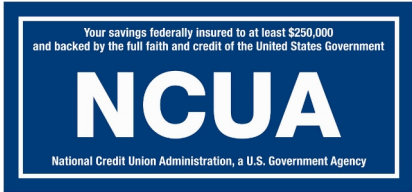


CREDIT UNION SIGNAGE CHECKLIST

Lobby & Offices

WHAT	SIZE AND TEXT	WHERE	APPLIES TO	SOURCE
Equal Housing Lender Poster	Notice should be at least 11"x14" and incorporate either a facsimile of the logotype and language appearing in 12 CFR 701.3(d) (3) or the logotype and language appearing at HUD 24 CFR 110.25(a).	In the lobby of the credit union and in the public area of each office where real estate loans are made and clearly visible to the public	Federally Insured Credit Unions engaged in real estate related lending	Posters containing the logotype and language can be downloaded here or obtained from the U.S. Government Publishing office at https://bookstore.gpo.gov/products/equal-housing-lender-poster .
Current Financial Statements	None prescribed	Conspicuously in the lobby of the credit union.	<p>Federal Credit Union: [Bylaws, Article VII Sec. 6(c)] Within 20 days after the close of each month, ensure that a financial statement showing the condition of the credit union as of the end of the month, ... and post a copy of such statement in a conspicuous place in the office of the credit union where it will remain until replaced by the financial statement for the next succeeding month.</p> <p>State Chartered Credit Union: [Bylaws, Article VII, Sec. 5] Within fifteen (15) days after the close of each month, the treasurer shall prepare and submit to the board of directors a financial statement showing the condition of the credit union as of the end of the month, and shall promptly post a copy of the monthly financial statement in a conspicuous place in the office of the credit union, where it shall remain posted until replaced by the financial statement for the next month.</p>	
Home Mortgage Disclosure Act Notice	HOME MORTGAGE DISCLOSURE ACT NOTICE The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).	Post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office physically located in each MSA. This notice must clearly convey that the institution's HMDA data is available on the Bureau's Web site at www.consumerfinance.gov/hmda . (The sample language to the left is a suggestion in the regulation and not required verbiage.)	Federally Insured Credit Unions meeting real estate loan thresholds, over \$58M as of 12/31/2024, and located in an MSA (Cascade, Missoula, and Yellowstone Counties in Montana)	More information on HMDA reporting can be found at https://www.consumerfinance.gov/data-research/hmda/for-filers
NCUA Share Insurance sign	Official signs are a blue background and white lettering, but that color scheme is not required. The signage should be legible to be compliant. "Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA National Credit Union Administration, a U.S. Government Agency"	At each station or window where deposits are normally received, with the exception of ATMs. Should <u>not</u> be posted near Safe Deposit Box area to avoid implying that box contents are insured.	Federally Insured Credit Unions	Download here or purchase here . 

CREDIT UNION SIGNAGE CHECKLIST

WHAT	SIZE AND TEXT	WHERE	APPLIES TO	SOURCE
Funds Availability Policy (Reg CC)	<p>Clear and conspicuous</p> <p>Model notice C-18</p> <p><i>FUNDS AVAILABILITY POLICY</i> Our general policy is to allow you to withdraw funds deposited in your account on the (<i>number</i>) 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 (<i>number</i>) business day. Then, the funds will generally be available by the fifth business day after the day of deposit.</p>	<p>-In a conspicuous place in each location where employees accept consumer deposits, including depository ATMs.</p> <p>-The notice does <u>not</u> need to be posted at each teller window, but the notice should be posted in a place where consumers making deposits are likely to see it before making their deposits.</p> <p>-The notice is <u>not</u> required at drive-through teller windows or at night depository locations.</p>	Federally Insured Credit Unions who offer transaction (checking) accounts	
USA PATRIOT Act Notice	<p>Sample text provided in Act: 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.</p> <p>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.</p>	<p>Post in any area where new accounts are opened.</p> <p>Provide the notice to ensure that a member is able to view the notice, or is otherwise given notice, before opening an account. May post a notice in the lobby or on website, include the notice on account applications, or use any other form of written or oral notice.</p>	All financial institutions	§1020.220 Customer identification programs for credit unions
No Smoking	<p>Montana Tobacco Use Prevention Program offers assistance and information for businesses at https://dphhs.mt.gov/publichealth/mtupp/</p>	All Public Entrances	Montana Businesses	50-40-104 M.C.A.

CREDIT UNION SIGNAGE CHECKLIST

Additional Recommended Signage

WHAT	SIZE AND TEXT	WHERE	APPLIES TO	LAW	SOURCE
Hours of Operation	N/A	All Public Entrances	Financial Institutions	N/A	
No Weapons Notice	N/A	All Public Entrances	Montana Financial Institutions (Optional)	<p>45-3-111 M.C.A. allows Montana citizens to openly carry firearms. There is no exception for financial institutions. Private property owners still have a right to control their property, so we continue to recommend credit unions post signage to clearly prohibit weapons on the credit union premises.</p> <p>Concealed carry is no longer prohibited in credit unions, under Feb. 2021 changes to 45-8-328 M.C.A. and the passage of HB 102. If your credit union chooses not to post signage, a member can bring weapons into the credit union.</p>	
Alarm System Security	N/A	All Public Entrances or Lobby	Financial Institutions	N/A (Robbery Deterrent)	
Height Strips	N/A	All Exit Doors	Financial Institutions	N/A	

ATM Required Postings

WHAT	SIZE AND TEXT	WHERE	APPLIES TO		SOURCE
Courtesy Pay Notice		On the machine	All ATMs that allow access to Courtesy Pay funds	Optional	Currently, this is not required by law, but guidance has been issued by regulators indicating this is a "best practice" to inform consumers of courtesy pay fees prior to completing a transaction.
Fee Notice		On the machine OR on the screen.	All cash dispensing ATMs	Required	Reg. E 12 CFR 1005.16
Funds Availability Notice	Only needed at deposit taking ATMs	On the machine OR deposit envelope	All depository ATMs	Required	Reg. CC 12 CFR 229.18(c)
Network Logos	See your network contract for requirements	On or around the machine	All ATMs	Optional	Network contract

CREDIT UNION SIGNAGE CHECKLIST

Employee Notices- Post in employee breakroom unless otherwise noted

WHAT	APPLIES TO	<i>FirstStep</i> Poster Advisor https://webapps.dol.gov/elaws/posters.htm	SOURCE
Employee Polygraph Protection Act (EPPA) Poster	Employers	Notice should be in a prominent and conspicuous place in every establishment of the employer where it can readily be observed by employees and applicants for employment.	https://www.dol.gov/whd/regs/compliance/posters/eppac.pdf 29 CFR Part 801
Equal Employment Opportunity Commission (EEOC) Poster	Employers	The notice should be posted prominently, where it can be readily seen by employees and applicants for employment.	http://www1.eeoc.gov/employers/poster.cfm (page of options) https://www.eeoc.gov/sites/default/files/2023-06/22-088_EEOC_KnowYourRights6.12.pdf for individual poster (6/27/23 update)
Fair Labor Standards Act (FLSA) Poster	Employers	Employer subject to the Fair Labor Standards Act's minimum wage provisions should post a notice in a conspicuous place so employees can readily read it.	http://www.dol.gov/whd/regs/compliance/posters/flsa.htm Post both this and the Montana minimum wage posters!
Family & Medical Leave Act Poster	Employers who employ 50 or more employees		https://www.dol.gov/whd/regs/compliance/posters/fmlaen.pdf If using all-in-one poster and FMLA is not applicable to your credit union, highlight the provisions on it that discuss the threshold.
Job Safety and Health (OSHA) Poster	Employers	Posted by the employer in each establishment in a conspicuous place or places where notices to employees are customarily posted.	https://www.osha.gov/Publications/osha3165.pdf Title 29 Code of Federal Regulations, 1903.2(a)(3)
Minimum Wage Poster	Montana employers (optional)		https://erd.dli.mt.gov/docs/labor-standards/2025-MINIMUM-WAGE-POSTER.pdf <i>Post this and the FLSA poster with federal minimum wage info</i>
Montana Human Rights Poster	Montana employers (optional)		https://erd.dli.mt.gov/docs/human-rights/Posters/DiscrimisIllegal2021Poster.pdf
National Labor Relations Act Poster			https://www.nlr.gov/sites/default/files/attachments/basic-page/node-3788/employeerightsposter-8-5x11.pdf
Unemployment Insurance	Montana employers	Post proof of unemployment coverage	Contact Montana Dept. Labor to obtain 406.444.3834 and visit https://wsd.dli.mt.gov/employers/labor-law-posters for other labor law posters.
USERRA Poster		https://www.dol.gov/agencies/vets/programs/userra/USERRA%20Pocket%20Guide	https://www.dol.gov/vets/programs/userra/USERRA_Private.pdf
Workers Comp Insurance	Financial Institutions	Post at all public entrances	Contact your provider for proof of coverage.