BANKING DIVISION [187]

Created within the Department of Commerce by 1986 Iowa Acts, chapter 1245. Prior to 4/22/87, for Chs 1 to 15 see Banking Department [140] Chs 1 to 4, 8, 9 and 21; for Ch 16 see Auditor of State [130], Ch 1. Note: Iowa Code chapter 453 renumbered as chapter 12C in 1993 Iowa Code.

CHAPTER 1 DESCRIPTION OF ORGANIZATION

	DESCRIPTION OF ORGANIZATION
1.1(17A,524)	Definitions
1.2(17A,524)	Scope and application
1.3(17A,524)	Division of banking
	CHAPTED 2
	CHAPTER 2 APPLICATION PROCEDURES
2.1(17A,524)	Organization of a state-chartered bank
2.1(17A,524) 2.2(17A,524)	Conversion of national bank into state bank
. , ,	Merger or purchase and assumption
2.3(17A,524) 2.4(17A,524)	Establishment of a bank office
2.5(17A,524) 2.5(17A,524)	Change of location of principal place of business or bank office
2.5(17A,524) 2.6(17A,524)	Change of control
2.7(17A,524)	Renewal, amendment or restatement of articles of incorporation
2.7(17A,324) 2.8	Reserved
2.9(17A)	Licensing of a debt management company
2.10	Reserved
2.11(17A)	Securing permission from the superintendent to engage in the business of selling certain instruments for the payment of money
2.12(17A,524)	Supplemental application procedures
2.13	Reserved
2.14(524)	Investment in a bank service corporation or other subsidiary
2.15(524)	Securities activities
2.16(524)	Contracts
2.17(17A,524)	Mobile offices, courier services, and convenience offices
	CHAPTER 3
	EXAMINATIONS
3.1(524)	Satisfaction of examination requirements
	•
	CHAPTER 4
4.1750.48	STATE BANKING COUNCIL
4.1(524)	Composition of council
4.2(524)	Term of office
4.3(524)	Function of the council
4.4(524)	Meetings and method of contacting members of the council
	CHAPTER 5
	PETITIONS FOR RULE MAKING
5.1(17A)	Petition for rule making
5.2(17A)	Briefs
5.3(17A)	Inquiries
5.4(17A)	Division consideration

	CHAPTER 6
	DECLARATORY ORDERS
6.1(17A)	Petition for declaratory order
6.2(17A)	Notice of petition
6.3(17A)	Intervention
6.4(17A)	Briefs
6.5(17A)	Inquiries
6.6(17A)	Service and filing of petitions and other papers
6.7(17A)	Consideration
6.8(17A)	Action on petition
6.9(17A)	Refusal to issue order
6.10(17A)	Contents of declaratory order—effective date
6.11(17A)	Copies of orders
6.12(17A)	Effect of a declaratory order
0.12(1/11)	Zirov or a accommon oracl
	CHAPTER 7
	PUBLIC RECORDS AND FAIR INFORMATION PRACTICES (Uniform Rules)
7.1(17A,22)	Definitions
7.3(17A,22)	Requests for access to records
7.9(17A,22)	Disclosures without the consent of the subject
7.10(17A,22)	Routine use
7.11(17A,22)	Consensual disclosure of confidential records
7.12(17A,22)	Release to subject
7.13(17A,22)	Availability of records
7.14(17A,22)	Personally identifiable information
7.15(17A,22)	Other groups of records routinely available for public inspection
7.16(17A,22)	Applicability
	CHAPTER 8
	GENERAL BANKING POWERS
8.1 to 8.7	Reserved
8.8(12B)	Approved rating services
8.9(524)	General definition of bank
8.10(524)	Courier services
0.10(324)	Courier services
	CHAPTER 9
	INVESTMENT AND LENDING POWERS
9.1	Reserved
9.2(17A,524)	Real estate lending
9.3(17A,524)	Leasing
	CIVA PETER 10
	CHAPTER 10
10.1(527)	ELECTRONIC TRANSFER OF FUNDS
10.1(527)	Scope
10.2(527)	Terms defined
10.3(527)	Applications to operate a central routing unit
10.4(527)	Compliance examinations of a central routing unit
10.5(527)	Applications to establish a satellite terminal
10.6(527)	Customer instruction in the use of a satellite terminal

CHAPTER 11 CONTESTED CASES

11.1(17A)	Scope and applicability
11.2(17A)	Definitions
11.3(17A)	Time requirements
11.4(17A)	Requests for contested case proceeding
11.5(17A)	Notice of hearing
11.6(17A)	Presiding officer
11.7(17A)	Waiver of procedures
11.8(17A)	Telephone proceedings
11.9(17A)	Disqualification
11.10(17A)	Consolidation—severance
11.11(17A)	Pleadings
11.12(17A)	Service and filing of pleadings and other papers
11.13(17A)	Discovery
11.14(17A)	Subpoenas
11.15(17A)	Motions
11.16(17A)	Prehearing conference
11.17(17A)	Continuances
11.18(17A)	Withdrawals
11.19(17A)	Intervention
11.20(17A)	Hearing procedures
11.21(17A)	Evidence
11.22(17A)	Default
11.23(17A)	Ex parte communication
11.24(17A)	Recording costs
11.25(17A)	Interlocutory appeals
11.26(17A)	Final decision
11.27(17A)	Appeals and review
11.28(17A)	Applications for rehearing
11.29(17A)	Stays of division actions
11.30(17A)	No factual dispute contested cases
11.31(17A)	Emergency adjudicative proceedings
	CHARTER 10
	CHAPTER 12
12 1/17 A E	UNIFORM WAIVER AND VARIANCE RULES
12.1(17A,ExecOrd	*

	UNIFORM WAIVER AND VARIANCE RULES
12.1(17A,ExecOrd11)	Scope of chapter
12.2(17A,ExecOrd11)	Superintendent discretion
12.3(17A,ExecOrd11)	Requester's responsibilities in filing a waiver or variance petition
12.4(17A,ExecOrd11)	Notice
12.5(17A,ExecOrd11)	Superintendent's responsibilities regarding petition for waiver or variance
12.6(17A,ExecOrd11)	Public availability
12.7(17A,ExecOrd11)	Voiding or cancellation
12.8(17A,ExecOrd11)	Violations
12.9(17A,ExecOrd11)	Defense
12.10(17A,ExecOrd11)	Appeals
12.11(17A,ExecOrd11)	Summary reports

CHAPTERS 13 and 14 Reserved

CHAPTER 15 REGULATED LOANS

	KEGULATED LUANS
15.1(536)	Application
15.2(536)	Suspension, revocation or surrender of license
15.3(536)	Records
15.4(536)	Miscellaneous restrictions
15.5(536)	Interest rate
	CHAPTER 16
	INDUSTRIAL LOANS
16.1(536A)	Licenses
16.2(536A)	Other business in same office
16.3(536A)	Multiple business authorization
16.4(536A)	Multiple business revocation
16.5(536A)	Examination of books
16.6(536A)	Records
16.7(536A)	Record retention
16.8(536A)	Loan conversion
16.9(536A)	Mail loans
16.10(536A)	Real estate loan reporting and disclosure
16.11(536A)	Thrift certificates
16.12(536A)	Real estate loans

CHAPTER 17 Reserved

CHAPTER 18 MORTGAGE BANKERS AND MORTGAGE BROKERS

	MORTGAGE BANKERS AND MORTGAGE BROKERS	
18.1(17A,535B)	Definitions	
18.2(17A,535B)	Application for license	
18.3(17A,535B)	Renewal of license	
18.4(17A,535B)	Individual registration requirements	
18.5(17A,535B)	Renewal of individual registration	
18.6(17A,535B)	Unattached status of individual registrant	
18.7(17A,535B)	Notice of significant events	
18.8(17A,535B)	Changes in the licensee's business; fees	
18.9(17A,535B)	Administrative fees	
18.10(17A,535B)	Continuing education	
18.11(17A,535B)	Administrative requirements for courses	
18.12(17A,535B)	Standards for approval of courses of instruction	
18.13(17A,535B)	Standards for approval of live classroom courses	
18.14(17A,535B)	Standards for approval of distance education courses	
18.15(17A,535B)	Standards for approval of paper home-study courses	
18.16(17A,535B)	Licensee records	
18.17(17A,535B)	Annual report	
18.18(17A,535B)	Advertising and representations to potential borrowers	
18.19(17A,535B)	Complaints and investigations	
18.20(17A,535B)	Disciplinary action	
18.21(252J)	Nonpayment of child support	
18.22(261)	Nonpayment of student loan	
18.23(82GA,SF2428) Nonpayment of state debt		