

Lobby & Offices				
Signage	Location	Applicability	Law/Regulation	Resource/ Information
<b>Equal Housing Lender Poster</b>	The notice must be placed in the public lobby of the credit union and in the public area of each office where such loans are made and must be clearly visible to the general public.	Required for Federally Insured or regulated Credit Unions	<p>NCUA Regulations 12 CFR 701.31(d)(2)</p> <p>HUD 24CFR 110.25(a)</p>	<p>The fair housing poster shall be 11 inches by 14 inches.</p> <p>The notice must incorporate either a facsimile of the logotype and language appearing in <a href="#">12 CFR 701.31(d)(3)</a> or the logotype and language appearing at HUD <a href="#">24 CFR 110.25(a)</a>.</p> <p>Posters containing the logotype and language may be obtained from the regional offices of the National Credit Union Administration (NCUA).</p>
<b>Home Mortgage Disclosure Act Notice</b>	A financial institution shall post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office located in an MSA.	Required if Federally Insured or regulated Credit Union meets the HMDA reporting requirements <a href="#">12 CFR 203.2(e)</a>	FRB Regulation C, <a href="#">12 CFR 203.5(e)</a>	Federal Financial Institution Examination Council (FFIEC)
<b>Financial Statements – Balance Sheet &amp; Income Statement</b>	Conspicuously in the main office of the CU. Not required at other branches, but recommended for member communication.	Required for the Federally insured or regulated Credit Union’s main office  Optional for other branch offices	Federal Credit Union Bylaws Article VII 6(c)	Credit Union CFO/Accountant
<b>CIP USA PATRIOT ACT</b>	In the lobby of all credit unions and credit union branches	Required for Federally Insured or regulated Credit Union	CIP USA PATRIOT ACT <a href="#">31 C.F.R. 103.121 (b) (5)</a>	Sample notice language from the regulation:  <a href="#">31 C.F.R. 103.121 (b) (5)</a>

## Credit Union Branch Signage Checklist

<p><b>Official NCUA Sign</b></p>	<p>At each station or window where insured account funds or 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. If deposits are received at SDB area, a statement that box contents are <u>not</u> insured should be displayed.</p>	<p>Required for Federally insured credit or regulated Credit Union</p>	<p>NCUA Regulations <a href="#">12 CFR 740.4</a></p>	<p>National Credit Union Administration (NCUA)</p> <ul style="list-style-type: none"> <li>• An insured credit union may develop its own in any color scheme so long as they are legible and otherwise comply with <a href="#">12 CFR 740.4</a>;</li> <li>• A credit union may alter the font size of the official sign to make it legible on its Internet page and on documents it provides to its members including advertisements; and,</li> <li>• A credit union <i>may not</i> alter the font size of the official signs to be placed at each station or window where the credit union normally receives insured funds or deposits in its principal place of business and all of its branches (<a href="#">NCUA Official Order Form</a> for these signs indicates 7" x 3").</li> </ul>
<p><b>Funds Availability Policy</b></p>	<p>-In a conspicuous place in each location where employees accept consumer deposits, including depository ATMs. -The notice need not be posted at each teller window, but the notice must be posted in a place where consumers seeking to make deposits are likely to see it before making their deposits. -The notice is not required at drive-through teller windows nor is it required at night depository locations.</p>	<p>Required for Federally insured or regulated Credit Union</p>	<p>Regulation CC <a href="#">12 CFR 229.18(b) and (c)</a></p>	<p>Must be clear and conspicuous.</p> <p>Sample text provided under <a href="#">Appendix C to Regulation CC</a></p>

ATMs				
Signage	Location	Applicability	Law/Regulation	Resource/ Information
<b>Fee Notice</b>	On the screen of the automated teller machine or on the machine. Provide notice that a fee will be imposed for providing electronic fund transfer services or a balance inquiry; and disclose the amount of the fee either by showing it <u>on the screen of the automated teller machine or by providing it on paper</u> , before the consumer is committed to paying a fee.	Required for all cash dispensing ATMs	Reg. E <a href="#">12 CFR 205.16</a>	
<b>Funds Availability Notice</b>	On the machine. (1) A depository bank shall post or provide a notice at each ATM location that funds deposited in the ATM may not be available for immediate withdrawal. (2) A depository bank that operates an off-premises ATM from which deposits are removed not more than two times each week shall disclose at or on the ATM the days on which deposits made at the ATM will be considered received.	Required for all depository ATMs	Reg. CC <a href="#">12 CFR 229.18(c)</a>	
<b>Network Logos</b>	On or around the machine	Optional for all ATMs	N/A	

Human Resources Posters (For Employees)				
Signage	Location	Applicability	Law/Regulation	Resource/ Information
<b>Federal Notice Requirements</b>				
<b>"Equal Employment Opportunity is the Law" Poster</b>	Must be posted in a conspicuous location in the workplace where notices to applicants and employees are customarily posted.	Employers with 20 or more employees (ADEA)  Employers with 15 or more employees (ADA)  All employers (EPA)  Employers with 15 or more employees (Title VII of the Civil Rights Act)	Age Discrimination in Employment Act (ADEA)  American with Disabilities Act (ADA)  Equal Pay Act (EPA)  Title VII of the Civil Rights Act	Poster is available from the Equal Employment Opportunity Commission (EEOC)  <a href="https://www1.eeoc.gov/employers/poster.cfm">https://www1.eeoc.gov/employers/poster.cfm</a>
<b>Employee Polygraph Protection Act (EPPA) Notice</b>	Must be posted in a prominent and conspicuous place in every establishment of the employer where it can readily be observed by employees and applicants for employment.	Employers subject to the Employee Polygraph Protection Act (EPPA)	Employee Polygraph Protection Act (EPPA)	EPPA notices are available from the U.S. Department of Labor's Wage and Hour Division  <a href="https://www.dol.gov/whd/regs/compliance/posters/eppa.htm">https://www.dol.gov/whd/regs/compliance/posters/eppa.htm</a>
<b>Fair Labor Standards Act (FLSA) Minimum Wage Poster</b>	Must be posted in a conspicuous place in all establishments so as to permit employees to readily read it.	Employers subject to the FLSA's minimum wage provisions	Fair Labor Standards Act (FLSA)	Poster is available through the Department of Labor's Wage and Hour Division  <a href="https://www.dol.gov/whd/regs/compliance/posters/flsa.htm">https://www.dol.gov/whd/regs/compliance/posters/flsa.htm</a>

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<b>Employee Rights for Workers with Disabilities/ Special Minimum Wage Poster</b>	Must be posted in a conspicuous place on the employer's premises where employees and the parents or guardians of workers with disabilities can readily see it.	Employer of workers with disabilities under special minimum wage certificates	Fair Labor Standards Act (FLSA); the McNamara-O'Hara Service Contract Act; and/or the Walsh-Healey Public Contracts Act	Poster is available through the Department of Labor's Wage and Hour Division <a href="https://www.dol.gov/whd/regs/compliance/posters/disab.htm">https://www.dol.gov/whd/regs/compliance/posters/disab.htm</a>
<b>Family and Medical Leave Act (FMLA) Notice</b>	Must be displayed in a conspicuous place where employees and applicants for employment can see it. Poster must be displayed at all locations even if there are no eligible employees.	Employers with 50 or more employees	Family and Medical Leave Act (FMLA)	Poster is available through the Department of Labor Wage and Hour Division <a href="https://www.dol.gov/whd/regs/compliance/posters/fmla.htm">https://www.dol.gov/whd/regs/compliance/posters/fmla.htm</a>
<b>"Job Safety and Health: It's the Law" Poster</b>	Must be posted by the employer in each establishment in a conspicuous place or places where notices to employees are customarily posted.	All employers	Occupational Safety and Health Act (OSH Act)	Poster is available from the Occupational Safety and Health Administration (OSHA), which is part of the United States Department of Labor. <a href="https://www.osha.gov/Publications/poster.html">https://www.osha.gov/Publications/poster.html</a>
<b>"Your Rights Under USERRA" Notice</b>	Must be posted where employers customarily place employment notices	All employers	Uniformed Services Employment and Re-Employment Rights Act (USERRA)	USERRA notices may be obtained from the Department of Labor's Veterans Employment and Training Service (VETS), which is authorized to investigate and resolve complaints of USERRA violations. <a href="https://www.dol.gov/vets/programs/userra/poster.htm">https://www.dol.gov/vets/programs/userra/poster.htm</a>

Signage	Location	Applicability	Law/Regulation	Resource/ Information
<b>Pennsylvania Notice Requirements:</b> <a href="http://www.dli.pa.gov/Pages/Mandatory-Postings.aspx">http://www.dli.pa.gov/Pages/Mandatory-Postings.aspx</a>				
<b>Abstract of the PA Child Labor Act</b>	Must be posted in a conspicuous place where any person under age 18 is employed	All PA employers of minors	PA Child Labor Act	Form No. LLC-5 (Rev 1-13): <a href="http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-5.pdf">http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-5.pdf</a>  Notice can be obtained from: Department of Labor & Industry Labor Law Compliance 1-800-932-0665
<b>Hours of Work for Minors Under Eighteen</b>	Must be posted in a conspicuous place in every PA business governed by the Child Labor Law	All PA employers of minors	PA Child Labor Act	Form No. LLC-17 (Rev 2-07): <a href="http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-17.pdf">http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-17.pdf</a>  Notice can be obtained from: Department of Labor & Industry Labor Law Compliance 1-800-932-0665
<b>Minimum Wage Law Poster and Fact Sheet</b>	Must be posted in a conspicuous place in every PA business governed by the Minimum Wage Act	All PA employers	PA Minimum Wage Act	Form No. LLC-1 (Rev 9-16): <a href="http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-1.pdf">http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-1.pdf</a>  Notice can be obtained from: Department of Labor & Industry Labor Law Compliance 1-800-932-0665  Administration of PA's Minimum Wage Law: <a href="http://www.dli.pa.gov/Individuals/Labor-Management-Relations/llc/minimum-wage/Pages/default.aspx">http://www.dli.pa.gov/Individuals/Labor-Management-Relations/llc/minimum-wage/Pages/default.aspx</a>
<b>Abstract of Equal Pay Law</b>	Must be posted in a conspicuous place in every PA business governed by the Equal Pay law	All PA employers	Equal Pay Law	Form No. LLC-8 (Rev2-07): <a href="http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-8.pdf">http://www.dli.pa.gov/Documents/Mandatory%20Postings/llc-8.pdf</a>  Notice can be obtained from: Department of Labor & Industry Labor Law Compliance 1-800-932-0665

## Credit Union Branch Signage Checklist

<b>PA Unemployment Compensation</b>	Must be posted in a conspicuous place so that they can be seen and read by employees	All PA employers	PA Unemployment Compensation (UC) Law	Form No. UC-700 (Rev 9-16): <a href="http://www.dli.pa.gov/Documents/Mandatory%20Postings/uc-700.pdf">http://www.dli.pa.gov/Documents/Mandatory%20Postings/uc-700.pdf</a>  Notice can be obtained from: Department of Labor & Industry Office of UC Policy 717-783-8794
<b>Workers' Compensation Insurance Posting</b>	Must be posted in a conspicuous place so that they can be seen and read by employees	All PA employers	PA Department of Labor & Industry Bureau of Workers' Compensation	Form No. LIBC-500 (Rev 1-15): <a href="http://www.dli.pa.gov/Businesses/Compensation/WC/claims/wcais/Documents/wcais%20forms/LIBC-500%20print.pdf">http://www.dli.pa.gov/Businesses/Compensation/WC/claims/wcais/Documents/wcais%20forms/LIBC-500%20print.pdf</a>  Notice can be obtained from: Your insurance carrier or Department of Labor & Industry Workers' Compensation 717-783-5421
<b>PA Clean Indoor Air Act Signage for No Smoking</b>	Must be posted in a conspicuous place so that they can be seen and read by employees	All PA employers identified under the PA Clean Indoor Air Act	PA Clean Indoor Air Act	PA Clean Indoor Air Act Signage: <a href="http://www.health.pa.gov/My%20Health/Healthy%20Living/Smoke%20Free%20Tobacco/Pages/CIAA-Compliance-Toolkit.aspx#.WL3DenIo6mQ">http://www.health.pa.gov/My%20Health/Healthy%20Living/Smoke%20Free%20Tobacco/Pages/CIAA-Compliance-Toolkit.aspx#.WL3DenIo6mQ</a>  Notice can be obtained from: PA Department of Health Clean Indoor Air Helpline 1-877-835-9535
<b>Equal Opportunity &amp; Fair Practices Notices (Fair Employment)</b>	Must be posted in a conspicuous place so that they can be seen and read by employees	PA Employers	PA Human Relations Act	Equal Opportunity & Fair Practices Notices: <a href="http://www.phrc.pa.gov/About-Us/Publications/Pages/Required-Posters.aspx#.WL3D6XI06mQ">http://www.phrc.pa.gov/About-Us/Publications/Pages/Required-Posters.aspx#.WL3D6XI06mQ</a>  Fair Employment: <a href="http://www.phrc.pa.gov/About-Us/Publications/Documents/Required%20Posters/Fair%20Employment.pdf">http://www.phrc.pa.gov/About-Us/Publications/Documents/Required%20Posters/Fair%20Employment.pdf</a>  Notice can be obtained from: PA Human Relations Commission 717-772-2845

\*Notices for Spanish-speaking employers are also available: <http://www.dli.pa.gov/Pages/Mandatory-Postings.aspx>