

HOW TO USE THIS HANDBOOK

Supervision of a bank's marketing program and advertising materials is a complicated task in both the money-center or super-regional institution or the community bank. Banks large and small face a formidable array of regulatory provisions that significantly affect advertising campaigns. Failure to comply with provisions can lead to regulatory enforcement actions as well as costly consumer suits.

The *Federal Advertising and Marketing Law Guide* is intended to serve both as a guide and a reference source for the use of marketing, compliance, and other persons responsible for preparing or supervising financial institutions' marketing programs and advertising material.

The *Guide* is divided into 22 chapters as well as a section presenting the Marketing Communications Code of Ethics Statement. Each chapter begins with a Chapter Overview, which is intended to introduce and summarize the regulatory requirements covered in that chapter. In many cases, referral to a Chapter Overview is all that will be needed to resolve a question about a particular issue. Each chapter also sets forth relevant statutory, regulatory, and interpretive provisions following its Chapter Overview. Inclusion of these provisions enables those using the *Guide* to refer to the underlying provisions in the area being researched.

Access to material in the handbook is obtained through these finding aids:

- (1) A *table of contents*, at page v. A more detailed table of contents appears at the beginning of each chapter.
- (2) A *table of citations* for statutes and regulations, at page Cites-1, at the back of the manual.
- (3) An *index*, at page Index-1, at the back of the manual.

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