

DELIVERY OF DISCLOSURES

Regulation	Disclosure(s) Covered	Citation	Disclosure Requirement
Regulation B	Approvals, counteroffers, and adverse action notices	<u>12 CFR § 1002.9(f)</u>	Can be provided to any one applicant; must be provided to the primary applicant if there is one. For adverse action on existing accounts, “applicant” includes persons who have already received credit.
	Appraisal disclosure and copies of all appraisals/valuations	<u>12 CFR § 1002.14(a)</u> and related commentary.	Can be provided to any one applicant; must be provided to the primary applicant if there is one.
Regulation E	Account opening disclosures, change in terms notice, annual error resolution notice, periodic statements, preauthorized transfer notice, and overdraft opt-in notice	<u>12 CFR § 1005.4(c)(2)</u>	Can be provided to any one accountholder.
	Electronic terminal receipts	<u>12 CFR § 1005.9(a)</u>	Must be provided to the consumer initiating the EFT at the electronic terminal.
	Remittance disclosures	<u>12 CFR § 1005.31(b)</u>	Must be provided to the “sender.”
Regulation CC	All required disclosures	<u>12 CFR § 229.15(c)</u>	Can be provided to any one accountholder.

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Regulation P	Initial, annual, and revised notice when the product or service involved <i>is not</i> a loan	12 CFR § 1016.9(i)(1)	Can be provided to any one accountholder.
	Initial notice when the product or service involved <i>is</i> a loan	12 CFR § 1016.9(i)(2)	Must be provided to each borrower and guarantor.
	Annual and revised notice when the product or service involved <i>is</i> a loan	12 CFR § 1016.9(i)(2)	Can be provided to any one borrower or guarantor.
Regulation X	All required disclosures	12 CFR § 1024.11	The rule generally requires disclosures to be provided to “the addresses” on the loan application which seems to suggest if there is more than one address on the application, disclosures need to be sent to each address.
Regulation Z – Open-End credit	All required disclosures for transactions that <i>are not</i> secured by a consumer’s principal dwelling	12 CFR § 1026.5(d)	Can be provided to any one borrower who is primarily liable.
	Account opening disclosures and rescission notice for transactions that <i>are</i> secured by a consumer’s principal dwelling	12 CFR § 1026.5(d)	Must be provided to each consumer who has the authority to rescind the transaction.
	Disclosures other than account opening disclosures and rescission notice for transactions that <i>are</i> secured by a consumer’s principal dwelling	12 CFR § 1026.5(d)	Can be provided to any one borrower who is primarily liable.

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Regulation Z – Closed-end Credit	All required disclosures for transactions that <i>are not</i> secured by a consumer’s principal dwelling	12 CFR § 1026.17(d)	Can be provided to any one borrower who is primarily liable.
	Closing disclosure and rescission notice for transactions that <i>are</i> secured by a consumer’s principal dwelling	12 CFR § 1026.17(d) and related commentary.	Must be provided to each consumer who has the authority to rescind the transaction.
	Disclosures other than closing disclosure and rescission notice for transactions that <i>are</i> secured by a consumer’s principal dwelling	12 CFR § 1026.17(d) and related commentary.	Can be provided to any one borrower who is primarily liable.
	Early ARM disclosures under section 1026.19(b) for transactions that <i>are</i> secured by a consumer’s principal dwelling	12 CFR § 1026.17(d) and related commentary.	Must be provided to the consumer expressing an interest in a variable rate loan program.