

SUBCHAPTER 16D - OPERATION OF SAVINGS ASSOCIATIONS

SECTION .0100 - DIRECTORS: OFFICERS AND EMPLOYEES

04 NCAC 16D .0101 COMPOSITION OF BOARD OF DIRECTORS

History Note: Authority G.S. 54B-55;
Eff. August 31, 1981;
Amended Eff. April 15, 1993; February 15, 1992; July 1, 1990; September 1, 1984;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0102 PROHIBITED TRANSACTIONS

History Note: Authority G.S. 54B-55;
Eff. August 31, 1981;
Amended Eff. January 1, 1984; April 1, 1983;
Repealed Eff. July 1, 1990.

04 NCAC 16D .0103 BYLAWS

History Note: Authority G.S. 54B-2; 54B-9; 54B-52; 54B-55; 54C-2; 54C-9; 54C-52; 54C-53;
Eff. August 31, 1981;
Amended Eff. December 1, 2011;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0104 INSIDER LOAN LIMITATIONS

History Note: Authority G.S. 54B-154;
Eff. April 1, 1982;
Amended Eff. July 1, 1983;
Repealed Eff. July 1, 1990.

04 NCAC 16D .0105 AMENDMENT OF CONVERTED ASSOCIATION'S CHARTER

History Note: Authority G.S. 54B-33;
Eff. December 1, 1984;
Repealed Eff. April 15, 1993.

SECTION .0200 - PROXIES

04 NCAC 16D .0201 VOTING BY PROXY

04 NCAC 16D .0202 FORM OF PROXY

04 NCAC 16D .0203 HOLDERS OF PROXIES

04 NCAC 16D .0204 PROXY SOLICITATION

History Note: Authority G.S. 54B-55; 54B-105;
Eff. August 31, 1981;
Amended Eff. December 6, 1991; July 1, 1990;
Repealed Eff. November 1, 2017.

SECTION .0300 - RECORDS

04 NCAC 16D .0301 GENERAL POLICIES

04 NCAC 16D .0302 RETENTION: REPRODUCTION AND DISPOSITION OF RECORDS

History Note: Authority G.S. 54B-2; 54B-9; 54B-21; 54B-52; 54B-55; 54C-2; 54C-52; 54C-53;

Eff. August 31, 1981;
Amended Eff. December 1, 2011; February 15, 1992; July 1, 1990; April 1, 1987; January 1,
1984; July 1, 1983;
Repealed Eff. November 1, 2017.

SECTION .0400 - LOANS

04 NCAC 16D .0401 SERVICING LOANS
04 NCAC 16D .0402 APPRAISALS
04 NCAC 16D .0403 RECORDS WITH RESPECT TO LOAN

History Note: Authority G.S. 54B-55; 54B-161;
Eff. August 31, 1981;
Amended Eff. February 15, 1992; July 1, 1990; November 1, 1985;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0404 ALTERNATIVE MORTGAGE INSTRUMENTS

History Note: Authority G.S. 54B-55; 54B-163;
Eff. August 31, 1981;
Amended Eff. July 1, 1990; October 1, 1987;
Repealed Eff. February 15, 1992.

04 NCAC 16D .0405 UNSECURED LOANS LIMIT

History Note: Authority G.S. 54B-55; 54B-151;
Eff. August 31, 1981;
Amended Eff. July 1, 1990;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0406 ACCOUNTING FOR GAINS AND LOSSES

History Note: Authority G.S. 54B-55;
Eff. December 1, 1981;
Amended Eff. April 1, 1984;
Repealed Eff. July 1, 1990.

04 NCAC 16D .0407 LOANS TO ONE BORROWER

History Note: Authority G.S. 54B-55; 54B-164;
Eff. July 1, 1983;
Amended Eff. December 1, 2011; February 15, 1992; July 1, 1990; November 1, 1985; January 1,
1985;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0408 ACCOUNTING FOR UNCOLLECTIBLE INCOME

History Note: Authority G.S. 54B-55;
Eff. January 1, 1984;
Repealed Eff. July 1, 1990.

SECTION .0500 - WITHDRAWABLE ACCOUNTS

04 NCAC 16D .0501 SIGNATURE CARDS
04 NCAC 16D .0502 HOLDING OF CERTIFICATE OR PASSBOOK

History Note: Authority G.S. 54B-55; 54B-121;
Eff. August 31, 1981;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0503 NONNEGOTIABLE ORDERS OF WITHDRAWAL

History Note: Authority G.S. 54B-55; 54B-128;
Eff. August 31, 1981;
Repealed Eff. July 1, 1990.

04 NCAC 16D .0504 NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNTS

History Note: Authority G.S. 54B-55; 54B-127;
Eff. August 31, 1981;
Amended Eff. February 1, 1983;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0505 NON-INTEREST-BEARING NEGOTIABLE ORDER OF WITHDRAWAL ACCTS.

History Note: Authority G.S. 54B-55; 54B-127;
Eff. August 31, 1981;
Repealed Eff. July 1, 1990.

04 NCAC 16D .0506 CREDIT CARDS

History Note: Authority G.S. 54B-55; 54B-77;
Eff. August 31, 1981;
Repealed Eff. February 15, 1992.

SECTION .0600 - LIQUIDITY FUND

04 NCAC 16D .0601 LIQUIDITY FUND REQUIREMENT

04 NCAC 16D .0602 AMOUNT OF LIQUIDITY FUND

History Note: Authority G.S. 54B-55; 54B-210; 54B-211;
Eff. August 31, 1981;
Amended Eff. July 1, 1983;
Repealed Eff. July 1, 1990.

SECTION .0700 - GENERAL RESERVE ACCOUNT

04 NCAC 16D .0701 GENERAL RESERVE REQUIREMENTS

History Note: Authority G.S. 54B-216;
Eff. December 1, 1981;
Amended Eff. November 1, 1982; October 1, 1982;
Repealed Eff. January 1, 1986.

04 NCAC 16D .0702 REQUIREMENTS FOR NEWLY-CHARTERED STOCK ASSOCIATIONS

History Note: Authority G.S. 54B-216;
Eff. December 1, 1981;
Repealed Eff. November 1, 1982.

04 NCAC 16D .0703 APPRAISED EQUITY CAPITAL

History Note: Authority G.S. 54B-216;
Eff. November 1, 1982;
Amended Eff. July 1, 1983;
Repealed Eff. January 1, 1986.

SECTION .0800 - TRUST POWERS

Editor's Note: 4 NCAC 16D .0801 - .0817 was recodified to 4 NCAC 16K .0001 - .0017, effective September 6, 1991.

SECTION .0900 - INVESTMENTS

04 NCAC 16D .0901 SECURITIES

History Note: Authority G.S. 54B-55; 54B-193; 54C-53; 54C-141;
Eff. October 1, 1987;
Amended Eff. December 1, 2011; July 1, 1990;
Repealed Eff. November 1, 2017.

04 NCAC 16D .0902 STOCK IN OTHER DEPOSITORY INSTITUTIONS

History Note: Authority G.S. 54B-55; 54B-193; 54C-53; 54C-141;
Eff. July 1, 1990;
Amended Eff. December 1, 2011; February 15, 1992;
Repealed Eff. November 1, 2017.

SECTION .1000 - VOLUNTARY DISSOLUTION

Editor's Note: 4 NCAC 16D .1001 - .1004 was recodified to 4 NCAC 16L .0001 - .0004, effective September 6, 1991.