

INDEX

Citations are to Title, Chapter and Subchapter

ACCOUNTS AND ACCOUNTING

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Savings Banks, this index

ACTIONS AND PROCEEDINGS

Pawnbrokers, reports, 3:16-3

ADVERSE OR PECUNIARY INTEREST

Banks and Trust Companies, this index
Loans, 3:1-11
Savings and Loan Associations, this index
Savings Banks, this index

ADVERTISEMENTS

Financial institutions, 3:2-1
Pawnbrokers, 3:16-2
Secondary mortgage loans, 3:18-7
Small loans, 3:17-1

APPEAL AND REVIEW

Mortgage bankers and brokers, 3:38-6

APPLICATIONS

See specific index headings

APPRAISALS AND APPRAISERS

Mortgages, applications, required information, 3:1-8

ASSIGNMENTS

Secondary mortgage loans, 3:18-11

ATTORNEYS, COUNSELORS AND SOLICITORS

Banks, bonds (officers and fiduciaries), handling funds, 3:7-3
Bonds (officers and fiduciaries), banks, handling funds, 3:7-3
Fees, charters or disbursements, secondary mortgage loans, 3:18-5
Savings banks, bonds (officers and fiduciaries), handling funds, 3:7-3
Secondary mortgage loans, fees, 3:18-5

AUCTIONS AND AUCTIONEERS

Pawnbrokers, 3:16-2

AUDITS AND AUDITORS

Banks, 3:7-3

AUDITS AND AUDITORS—Cont'd

Savings banks, 3:7-3

AUTOMATED TELLER MACHINES

Generally, 3:1-17

BANK AND TRUST COMPANIES

Advertisements, 3:2-1

BANK DEPOSITS AND COLLECTIONS

Automated teller machines, 3:1-17
Availability of funds, 3:1-15
Counties, protection, 3:1-4
Depositories, protection, 3:1-4
Governmental unit deposit protection, 3:1-4
Municipalities, protection, 3:1-4
Protection, governmental units, 3:1-4
Public depositories, protection, 3:1-4
Public funds, protection, 3:1-4
State, protection, 3:1-4

BANK HOLDING COMPANIES

Banks and Trust Companies, this index
Savings Banks, this index

BANK SERVICE CORPORATIONS

Generally, 3:14-1

BANKING, DEPARTMENT OF

Generally, 3:1-1 et seq.
Americans with Disabilities Act, discrimination grievance procedure, 3:3-3
Disability discrimination grievance procedure, 3:3-3
Discrimination, Americans with Disabilities Act, grievance procedure, 3:3-3
Fees, licenses and permits, 3:23-1, 3:23-2
Grievances, disability discrimination, 3:3-3
Handicapped persons, discrimination grievance procedure, 3:3-3
Licenses and permits, fees, 3:23-1, 3:23-2
Mission, 3:3-1
Nonpublic records, 3:3-2
Organization, 3:3-1
Records and recordation, 3:3-2

INDEX

BANKS AND TRUST COMPANIES

Generally, 3:1-1 et seq.
Accounts and accounting,
Automated teller machines, 3:1-17
Availability of funds, 3:1-15
Consumer Checking Accounts, generally, this index
Fiduciary accounts, short term investments, cash, 3:6-6
Joint accounts, generally, post
Multiple party deposit accounts, generally, post
P.O.D. accounts, generally, post
Savings accounts, generally, post
Share accounts, generally, post
Trust accounts, generally, post
Advances of credit, federal housing administration, 3:9-1
Adverse or pecuniary interest,
Loans, 3:1-11
Real estate, 3:1-10
Statement of interest, directors and executive officers,
3:7-5
Appraisal ratio, mortgages, 3:10-4
Approved depositories, security funds, 3:6-2
Approved obligations, investments, 3:11-1
Approved stock investments, 3:11-6
Approved subsidiaries, exclusion from liabilities of controlling corporation, 3:11-2
Attorneys, bonds (officers and fiduciaries), 3:7-3
Audits and auditors, 3:7-3
Automated teller machines, 3:1-17
Availability of funds, 3:1-15
Bank Deposits and Collections, generally, this index
Bank holding companies. Holding companies, generally, post
Bank service corporations, 3:14-1
Banking, Department of, generally, this index
Birth control, mortgage applicants, 3:1-5
Bonds, qualified banks, acquisition, 3:6-16
Bonds (officers and fiduciaries), attorneys, 3:7-3
Branch banks, 3:1-2
Capital requirements, 3:4-1
Capital stock savings banks, generally. Savings Banks, this index
Cash, fiduciary accounts, short term investments, 3:6-6
Certificates of deposit, multiple party deposit accounts, 3:1-12
Charters, 3:1-2
Checking accounts. Consumer Checking Accounts, generally, this index
Collateral, excess mortgage loans, 3:10-3
Common trust funds, short term investments, cash, 3:6-11
Compensation and salaries, 3:4-2
Conflict of interest. Adverse or pecuniary interest, generally, ante
Construction mortgage loans, extension of maturity, 3:10-1
Consumer Checking Accounts, generally, this index
Consumer loans. Small Loans, generally, this index
Contracts, multiple party deposit accounts, 3:1-12
Controlling corporations, approved subsidiaries, exclusion from liabilities, 3:11-2
Conversions,
Capital stock savings banks, 3:6-17
Savings banks, 3:6-8

Supp.9-16-96

BANKS AND TRUST COMPANIES—Cont'd

Corporations, approved subsidiaries, exclusion from liabilities, 3:11-2
Counties, deposit protection, 3:1-4
Credit,
Federal housing administration, 3:9-1
Required information, credit applications, 3:1-8
Data, mortgage loans, 3:1-9
Definitions, 3:7-5
Depositories,
Protection, 3:1-4
Reserve depositories, 3:8-1
Security funds, 3:6-2
Deposits. Bank Deposits and Collections, generally, this index
Directors,
Compensation and salaries, 3:4-2
Statement of interest, 3:7-5
Stock option plans, 3:4-2
Disaster areas, mortgages, 3:1-3
Disclosure,
Availability of funds, 3:1-15
Mortgages, 3:1-9
Discrimination, mortgages, 3:1-9
Domestic operating subsidiaries, 3:11-5
Emergencies, mortgage loans, 3:1-3
Equity securities, investments, 3:11-11
Examinations,
Fees, 3:1-6
Holding companies, 3:13-3
Excess mortgage loans, collateral, 3:10-3
Executive officers,
Loans, 3:6-3
Extension of maturity, construction mortgage loans, 3:10-2
Federal funds transactions, limitation on liability, 3:6-5
Federal housing administration,
Exclusion from legal limit on investment in mortgages, 3:9-5
Loans and advances of credit, 3:9-1
Federal national mortgage association, 3:9-2
Fees, 3:1-6, 3:1-7
Foreign banks, 3:6-14
Fiduciary accounts, short term investments, cash, 3:6-6
Fiscal Agents, generally, this index
Foreign Banks, generally, this index
Foreign holding companies, interstate acquisition, eligibility, 3:13-4
Foreign states, mortgages, 3:10-6
Forms, multiple party deposit accounts, 3:1-19 App. A
Governmental unit deposit protection, 3:1-4
Guaranty, excess mortgage loans, 3:10-3
Hearings, mortgages, unlawful practices, 3:1-9
Holding companies, 3:13-1 et seq.
Examinations, 3:13-3
Foreign holding companies, interstate acquisition, eligibility, 3:13-4
Interstate acquisition, eligibility, 3:13-4
Registration, 3:13-1
Reports, 3:13-2
Housing, federal housing administration, loans and advances of credit, 3:9-1

INDEX

BANKS AND TRUST COMPANIES—Cont'd

Insurance, 3:1-13
Excess mortgage loans, 3:10-3
Interest, 3:1-1
International or foreign banking, bank or corporate stock, investments, 3:11-4
Interstate acquisition, holding companies, eligibility, 3:13-4
Investments, 3:11-1 et seq.
Approved obligations, 3:11-1
Approved stock investments, 3:11-6
Common trust funds, cash, short term investments, 3:6-11
Domestic operating subsidiaries, 3:11-5
Equity securities, 3:11-11
Fiduciary accounts, short term investments, cash, 3:6-6
Foreign or international banking, bank or corporate stock, 3:11-4
International or foreign banking, bank or corporate stock, 3:11-4
Leeway investments, restrictions, 3:11-11
Limitation on investments, 3:11-1
Operating subsidiaries, 3:11-5
Restrictions, leeway investments, 3:11-11
Security funds, approved depositories, 3:6-2
Short term investments, generally, post
Small business investment companies, 3:11-3
Stock, 3:11-11
Subsidiaries, 3:11-5, 3:11-11
Trust funds, cash, short-term investments, 3:6-11
Underwritten securities, qualified banks, 3:6-16
Joint accounts, 3:1-12
Forms, 3:1-19 App. A
Leeway investments, restrictions, 3:11-11
Letters of credit, standby letters of credit, 3:11-9
Liability,
Federal funds transactions, limitation on liability, 3:6-5
Limitation, 3:11-7
Licenses and permits, fees, 3:1-6, 3:1-7
Limitation of liability, 3:11-7
Loans, generally, this index
Maturity, construction mortgage loans, extension, 3:10-2
Minimum capital requirements, 3:4-1
Mortgages, generally, this index
Multiple party deposit accounts, 3:1-12
Forms, 3:1-19 App. A
Municipalities, deposit protection, 3:1-4
National Banks, generally, this index
Notes,
Fiduciary accounts, short term investments, cash, 3:6-6
Qualified banks, acquisition, 3:6-16
Officers, agents and employees,
Compensation and salaries, 3:4-2
Executive officers, generally, ante
Loans, executive officers, 3:6-3
Statement of interest, 3:7-5
Stock option plans, 3:4-2
Operating subsidiaries, 3:11-5
Out-of-state mortgages, 3:10-6
P.O.D. accounts, 3:1-12
Forms, 3:1-19 App. A
Parity, national banks, 3:6-12

BANKS AND TRUST COMPANIES—Cont'd

Pinelands Development Credit Bank, generally, this index
Powers, national banks, parity, 3:6-12
Practice and procedure, 3:1-2
Procedural rules, 3:1-2
Protection, governmental unit deposit protection, 3:1-4
Public depositories, protection, 3:1-4
Public funds, deposit protection, 3:1-4
Purchases, underwritten securities, qualified banks, 3:6-16
Qualified Banks, generally, this index
Rates and charges, interest, 3:1-1
Ratio of mortgage loans to time deposits, 3:10-1, 3:10-4
Real estate, restrictions on transactions, 3:1-10
Registrars, generally, this index
Registration,
Foreign banks, service facilities, 3:1-18
Holding companies, 3:13-1
Reports,
Holding companies, 3:13-2
Reserve depositories, 3:8-1
Revolving credit equity loans, 3:1-14
Sales,
Federal funds, limitation on liability, 3:6-5
Foreign holding companies, eligibility, 3:13-4
Savings accounts, multiple party deposit accounts, 3:1-12
Savings Banks, generally, this index
Secondary Mortgage Loans, generally, this index
Securities, acquisition, qualified banks, 3:6-16
Security funds, approved depositories, 3:6-2
Service corporations, 3:14-1
Service facilities, foreign banks, registration, 3:1-18
Share accounts, multiple party deposit accounts, 3:1-12
Shares and shareholders. Stock and stockholders, generally, post
Short term investments,
Common trust funds, cash, 3:6-11
Fiduciary accounts, cash, 3:6-6
Small business investment companies, 3:11-3
Small Loans, generally, this index
Standby letters of credit, 3:11-9
State, deposit protection, 3:1-4
Statement of interest, directors and executive officers, 3:7-5
Stock and stockholders, investments, 3:11-11
Stock option plans, directors, officers and employees, 3:4-2
Subsidiaries, investments, 3:11-5, 3:11-11
Time, construction mortgage loans, extension of maturity, 3:10-2
Transfer Agents, generally, this index
Trust accounts, 3:1-12
Forms, 3:1-19 App. A
Qualified banks, underwritten securities, acquisition, 3:6-16
Underwritten securities, acquisition, qualified banks, 3:6-16
Trust funds, short term investments, cash, 3:6-11
Underwritten securities, acquisition, qualified banks, 3:6-16
Usury, 3:1-1
Veterans administration, exclusion from limit on investment in mortgages, 3:9-5

BIRTH CONTROL

Banks and trust companies, mortgage applicants, 3:1-5

INDEX

BIRTH CONTROL—Cont'd

Mortgage applicants, 3:1-5
Savings and loan associations, mortgage applicants, 3:1-5
Savings banks, mortgage applicants, 3:1-5

BONDS

Banks and trust companies, qualified banks, acquisition, 3:6-16
Qualified banks, acquisition, 3:6-16
Savings Banks, this index

BONDS (OFFICERS AND FIDUCIARIES)

Attorneys, banks, handling funds, 3:7-3
Banks, attorneys, handling funds, 3:7-3
Credit counseling, 3:25-2
Debt adjusters, 3:25-2
Fiscal agents, 3:12-4
Mortgage bankers and brokers, 3:38-1
Pawnbrokers, 3:16-1
Registrars, 3:12-4
Savings banks, attorneys, handling funds, 3:7-3
Secondary mortgage loans, 3:18-10
Transfer agents, 3:12-4

BOOKS AND PAPERS

Mortgages, this index
Secondary mortgage loans, 3:18-2
Small loans, 3:17-3

BRANCH BANKS

Generally, 3:1-2
Mortgage bankers and brokers, fees, 3:38-1

BROKERS

Mortgages, this index

BUILDING AND LOAN ASSOCIATIONS

Savings and Loan Associations, generally, this index

CAPITAL STOCK ASSOCIATIONS

Savings and Loan Associations, generally, this index

CAPITAL STOCK SAVINGS BANKS

Savings Banks, this index

CEASE AND DESIST ORDERS

Advertisements, unfair or deceptive practices, 3:2-1

CERTIFICATES AND CERTIFICATION

Certificates of authority, foreign money remitters, 3:23-3
Foreign money remitters, certificates of authority, 3:23-3
Pinelands development credit bank, sale, conveyance, transfer or incumbrance of credits, 3:42-3

CERTIFICATES OF AUTHORITY

Foreign money remitters, 3:23-3

CERTIFICATES OF DEPOSIT

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Supp.9-16-96

CERTIFICATES OF DEPOSIT—Cont'd

Savings Banks, this index

CHARTERS

See specific index headings

CHECK CASHING BUSINESS

Generally, 3:24-1 et seq.
Applications, fees, 3:24-1
Conduct of business, 3:24-5
Definitions, 3:24-1
Dual records, other business, 3:24-5
Fees, 3:24-4
Financial responsibility, 3:24-2
Licenses and permits, fees, 3:24-1
Other business, dual records, 3:24-5
Place of business, 3:24-3
Posting, fees, 3:24-4
Records and recordation, 3:24-5
Reports, 3:24-6

COLLATERAL

Secondary Mortgage Loans, this index

COMPENSATION AND SALARIES

Banks and trust companies, 3:4-2
Savings and loan associations, 3:4-2
Savings banks, 3:4-2

CONSUMER CHECKING ACCOUNTS

Closing, 3:1-19
Features, 3:1-19
Information and assistance, 3:1-19
Joint accounts, 3:1-12
Multiple party deposit accounts, 3:1-12
Non-conforming accounts, 3:1-19
P.O.D. accounts, 3:1-12
Trust accounts, 3:1-12

CONSUMER LOANS

Small Loans, generally, this index

CONTESTED CASE HEARINGS

Environmental protection, department of, applicability of rules, 1:7A-1

CONTRACTS

Banks and trust companies, multiple party deposit accounts, 3:1-12
Savings and loan associations, multiple party deposit accounts, 3:1-12
Savings banks, multiple party deposit accounts, 3:1-12

CONVERSION OF FINANCIAL INSTITUTIONS

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Savings Banks, this index

INDEX

CORPORATIONS

Banks and trust companies, approved subsidiaries, exclusion from liabilities, 3:11-2
Savings banks, approved subsidiaries, exclusion from liabilities, 3:11-2

COUNTIES

Bank deposits and collections, protection, 3:1-4
Banks and trust companies, deposit protection, 3:1-4
Savings and loan associations, deposit protection, 3:1-4
Savings banks, deposit protection, 3:1-4

CREDIT

Applications, required information, financial institutions, 3:1-8
Appraisals and appraisers, applications, required information, 3:1-8
Banks and Trust Companies, this index
Savings and loan associations, required information, credit applications, 3:1-8
Savings Banks, this index

CREDIT CARDS

Savings banks, 3:11-10

CREDIT COUNSELING

Bonds (officers and fiduciaries), 3:25-2
Examinations, 3:25-2
Fees, 3:25-1
Investigations, 3:25-2
Licenses and permits, 3:25-2
Offices, 3:25-2

CREDIT UNIONS

Advertisements, 3:2-1
Consumer loans. Small Loans, generally, this index
Data, mortgage loans, 3:1-9
Disclosure, mortgages, 3:1-9
Discrimination, mortgages, 3:1-9
Hearings, mortgages, unlawful practices, 3:1-9
Indigent persons, 3:21-1
Insurance, 3:1-13
Low-income credit unions, 3:21-1
Mortgages, generally, this index
Parity, federally chartered credit unions, 3:21-2
Poor persons, 3:21-1
Powers, federally chartered credit unions, parity, 3:21-2
Secondary Mortgage Loans, generally, this index
Small Loans, generally, this index

CREDITORS AND DEBTORS

Debtors and Creditors, generally, this index

CRIMES AND OFFENSES

Advertisements, unfair or deceptive practices, 3:2-1

CURRENCY

Foreign money remitters, 3:23-3

DATA

See specific index headings

DEBENTURES

Savings banks, investments, 3:11-8

DEBT ADJUSTERS

Bonds (officers and fiduciaries), 3:25-2
Examinations, 3:25-2
Fees, 3:25-1
Investigations, 3:25-2
Licenses and permits, 3:25-2
Offices, 3:25-2

DEBTORS AND CREDITORS

Credit Counseling, generally, this index
Debt Adjusters, generally, this index

DEEDS AND CONVEYANCES

Pinelands development credit bank, 3:42-3, 3:42-7

DEPOSITORIES

Bank deposits and collections, protection, 3:1-4
Banks and Trust Companies, this index
National banking associations, security funds, 3:6-2
Savings and loan associations, protection, 3:1-4
Savings Banks, this index
Security funds, 3:6-2

DEPOSITS

Savings and Loan Associations, this index

DEVELOPMENT

Pinelands Development Credit Bank, generally, this index

DIRECTORS

Banks and Trust Companies, this index
Loans, savings banks, 3:6-15
Pinelands Development Credit Bank, this index
Savings and Loan Associations, this index
Savings Banks, this index

DISASTER

Banks and trust companies, mortgage loans, 3:1-3
Insurance companies, mortgage loans, 3:1-3
Loans, mortgage loans, 3:1-3
Mortgage loans, 3:1-3
Savings and loan associations, mortgage loans, 3:1-3
Savings banks, mortgage loans, 3:1-3

DISCLOSURE

Advertisements, 3:2-1
Banks and Trust Companies, this index
Credit unions, 3:1-9
Home mortgages, 3:1-9
Home repair and improvement financing, sales and use tax, 3:19-1
Mortgages, 3:1-9
Retail installment sales, sales and use tax, 3:20-1
Sales and Use Tax, this index
Savings and Loan Associations, this index
Savings Banks, this index
Secondary mortgage loans, 3:18-9

INDEX

DISCRIMINATION

Banking department, Americans with Disabilities Act, grievance procedure, 3:3-3
Banks and trust companies, mortgages, 3:1-9
Credit unions, mortgages, 3:1-9
Mortgages, 3:1-9
Savings and loan associations, mortgages, 3:1-9
Savings banks, mortgages, 3:1-9

EMERGENCIES

Banks and trust companies, mortgage loans, 3:1-3
Insurance companies, mortgage loans, 3:1-3
Loans, mortgage loans, 3:1-3
Mortgages, 3:1-3
Savings and loan associations, mortgage loans, 3:1-3
Savings banks, mortgage loans, 3:1-3

ENVIRONMENTAL PROTECTION, DEPARTMENT OF

Contested cases,
 Applicability of rules, 1:7A-1
 Filing and transmission of cases, 1:7A-8

EXAMINATIONS

Bank holding companies, 3:13-3
Banks and Trust Companies, this index
Credit counseling, 3:25-2
Debt adjusters, 3:25-2
Mortgages, this index
Secondary mortgage loans, licenses and permits, 3:18-10

EXECUTIVE DIRECTOR

Pinelands development credit bank, 3:42-1

FARMERS HOME ADMINISTRATION

Mortgages, authority to make, sell, buy or invest in mortgage loans, 3:9-3
Savings banks, mortgages, 3:9-3

FEDERAL HOUSING ADMINISTRATION

Banks and Trust Companies, this index
Loans, authority to make loans and advances of credit, 3:9-1
Mortgages, limitation on investment in mortgages, 3:9-5
Savings Banks, this index

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Banks and trust companies, 3:9-2
Savings banks, 3:9-2

FEES

Banking department, licenses and permits, 3:23-1, 3:23-2
Banks and Trust Companies, this index
Check cashing business, 3:24-1, 3:24-4
Foreign banks, 3:6-14
Foreign money remitters, 3:23-3
Mortgages, this index
Savings and Loan Associations, this index
Savings Banks, this index
Secondary mortgage loans, 3:18-3

FINANCIAL STATEMENTS AND REPORTS

Check cashing business, financial responsibility, 3:24-2
Supp.9-16-96

FINES AND PENALTIES

Advertisements, unfair or deceptive practices, 3:2-1
Check cashing business, 3:24-7

FISCAL AGENTS

Generally, 3:12-1 et seq.
Bonds (officers and fiduciaries), 3:12-4
Capital requirements, 3:12-3
Filings, banking department, 3:12-2
Insurance, 3:12-4
Minimum capital, 3:12-3
Premises, 3:12-5
Records and recordation, 3:12-5
Reports, 3:12-2

FOREIGN BANK HOLDING COMPANIES

Interstate acquisition, eligibility, 3:13-4

FOREIGN BANKS

Generally, 3:1-18
Fees, 3:6-14
Investments, bank or corporate stock, 3:11-4

FOREIGN MONEY REMITTERS

Generally, 3:23-3

FOREIGN STATES

Banks and trust companies, mortgages, 3:10-6
Mortgages, 3:10-6
Savings and loan associations, interstate acquisition, 3:33-1
Savings banks, mortgages, 3:10-6

FORMS

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Savings Banks, this index
Small loans, dispersal, 3:17-4

GRIEVANCES

Banking department, disability discrimination, 3:3-3

GUARANTY

Banks and trust companies, excess mortgage loans, 3:10-3
Mortgages, excess mortgage loans, 3:10-3
Savings banks, excess mortgage loans, 3:10-3

HANDICAPPED PERSONS

Banking, department of, discrimination grievance procedure, 3:3-3

HEARINGS

Advertisements, unfair or deceptive practices, 3:2-1
Banks and trust companies, mortgages, unlawful practices, 3:1-9
Credit unions, mortgages, unlawful practices, 3:1-9
Environmental protection, department of, applicability of rules, 1:7A-1
Mortgages, unlawful practices, 3:1-9
Savings and loan associations, mortgages, unlawful practices, 3:1-9
Savings banks, mortgages, unlawful practices, 3:1-9

INDEX

HOLDING COMPANIES

Banks and Trust Companies, this index
Savings and loan associations, conversions, 3:32-3

HOME MORTGAGES

Mortgages, generally, this index

HOME REPAIR AND IMPROVEMENT FINANCING

Disclosure, sales and use tax, 3:19-1
Licenses and permits, 3:19-1
Sales and use tax, disclosure, 3:19-1
Self-installation exemption, 3:19-1

HOME REPAIR SALESPERSONS

Change of affiliation, 3:19-1

HOUSING

Banks and trust companies, federal housing administration, loans and advances of credit, 3:9-1
Savings banks, federal housing administration, loans and advances of credit, 3:9-1

INSPECTIONS AND INSPECTORS

Pawnbrokers, 3:16-2

INSTALLMENTS

Small loans, 3:17-6

INSURANCE

Attorneys, banks, handling funds, 3:7-3
Banks, attorneys, handling funds, 3:7-3
Banks and Trust Companies, this index
Credit unions, 3:1-13
Disaster areas, mortgage loans, 3:1-3
Emergencies, mortgage loans, 3:1-3
Fiscal agents, 3:12-4
Mortgages, this index
Pawnbrokers, 3:16-1
Registrars, 3:12-4
Savings and Loan Associations, this index
Savings banks, attorneys, handling funds, 3:7-3
Savings Banks, this index
Secondary mortgage loans, 3:18-4
 Approved sales, 3:18-12
Small loans, 3:17-5
Transfer agents, 3:12-4

INSURANCE PREMIUM FINANCING AGREEMENTS

Generally, 3:22-1

INTEREST

Advertisements, 3:2-1
Banks and trust companies, 3:1-1
Loans, 3:1-1
Savings and loan associations, 3:1-1
Savings banks, 3:1-1
Secondary mortgage loans, 3:18-3
Small loans, 3:17-6
Usury, generally, this index

INVESTIGATIONS

Credit counseling, 3:25-2
Debt adjusters, 3:25-2

INVESTMENTS

Banks and Trust Companies, this index
National banking associations, security funds, approved depositories, 3:6-2
Qualified banks, underwritten securities, 3:6-16
Savings Banks, this index
Trust Funds, this index

JOINT ACCOUNTS

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Savings Banks, this index

LAW ENFORCEMENT OFFICERS

Pawnbrokers, inspections and inspectors, 3:16-2

LETTERS OF CREDIT

Banks and trust companies, standby letters of credit, 3:11-9
Savings banks, standby letters of credit, 3:11-9
Standby letters of credit,
 Banks and trust companies, 3:11-9
 Savings banks, 3:11-9

LIABILITY

See specific index headings

LICENSES AND PERMITS

Banking department, fees, 3:23-1, 3:23-2
Banks and trust companies, fees, 3:1-7
Check cashing business, fees, 3:24-1
Credit counseling, 3:25-2
Debt adjusters, 3:25-2
Home repair and improvement financing, 3:19-1
Mortgages, this index
Pawnbrokers, 3:16-1
 Suspension or revocation, 3:16-3
Savings and loan associations, fees, 3:1-7
Savings banks, fees, 3:1-7
Secondary mortgage loans, 3:18-1, 3:18-10
Small loans, applications, 3:17-2
Suspension or revocation,
 Pawnbrokers, 3:16-3

LIENS AND INCUMBRANCES

Pinelands development credit bank, 3:42-3

LIMITATIONS

Loans, this index
Mortgages, this index

LOANS

Adverse or pecuniary interest, 3:1-11
Affiliated persons, restrictions, 3:1-11
Applications, required information, 3:1-8
Automated teller machines, 3:1-17
Board of managers, savings banks, 3:6-15
Commercial loans, 3:11-12

INDEX

LOANS—Cont'd

Directors, savings banks, 3:6-15
Disaster areas, mortgage loans, 3:1-3
Emergencies, mortgage loans, 3:1-3
Executive officers, banks and savings banks, 3:6-3
Extension of maturity, construction mortgage loans, 3:10-2
Federal housing administration, authority to make loans and advances of credit, 3:9-1
Fiduciary accounts, short term investments, cash, 3:6-6
Information, applications, 3:1-8
Interest, 3:1-1
Limitations, 3:11-7
 Commercial loans, 3:11-12
Managers, savings banks, 3:6-15
Maturity, construction mortgage loans, extension, 3:10-2
Mortgages, generally, this index
Officers, agents and employees, savings banks, 3:6-15
Rates and charges, interest, 3:1-1
Required information, applications, 3:1-8
Restrictions, affiliated persons, 3:1-11
Revolving credit equity loans, 3:1-14
Secondary Mortgage Loans, generally, this index
Small Loans, generally, this index
Time, construction mortgage loans, extension of maturity, 3:10-2
Trusts and trustees, savings banks, 3:6-15

LOW INCOME CREDIT UNIONS

Generally, 3:21-1

MONEY

Foreign money remitters, 3:23-3

MORTGAGES

Generally, 3:10-1 et seq.
Appeal and review, bankers and brokers, 3:38-6
Applications, 3:1-16
 Appraisals and appraisers, required information, 3:1-8
Appraisal ratio, 3:10-4
Appraisals and appraisers, applications, required information, 3:1-8
 Applications, required information, 3:1-8
 Ratio, 3:10-4
Bankers, 3:38-1 et seq.
 Advertisements, 3:2-1
 Appeal and review, 3:38-6
 Bonds (officers and fiduciaries), 3:38-1
 Books and papers, 3:38-2
 Examinations, 3:38-3
 Charges, 3:38-4
 Examinations, 3:38-1
 Books and records, 3:38-3
 Fees, 3:38-4
 Licenses and permits, 3:38-1, 3:38-5
 Records and recordation, 3:38-2
 Examinations, 3:38-3
Birth control, applicants, 3:1-5
Bonds (officers and fiduciaries), bankers and brokers, 3:38-1
Books and papers, Bankers, ante
Supp.9-16-96

MORTGAGES—Cont'd

Books and papers—Cont'd
Brokers, post
Brokers, 3:38-1 et seq.
 Advertisements, 3:2-1
 Appeal and review, 3:38-6
 Bonds (officers and fiduciaries), 3:38-1
 Books and papers, 3:38-2
 Examinations, 3:38-3
 Charges, 3:38-4
 Examinations, 3:38-1
 Books and records, 3:38-3
 Fees, 3:38-4
 Licenses and permits, 3:38-1, 3:38-5
 Records and recordation, 3:38-2
 Examinations, 3:38-3
Collateral, excess mortgage loans, 3:10-3
Commitments, 3:1-16
Construction mortgage loans, extension of maturity, 3:10-2
Disaster areas, 3:1-3
Disclosure, 3:1-9
Discrimination, 3:1-9
Emergencies, 3:1-3
Examinations, Bankers, ante
Brokers, ante
Excess mortgage loans, collateral, 3:10-3
Exclusion of federal housing administration and veterans administration loans, limitations, 3:9-5
Extension of maturity, construction mortgage loans, 3:10-2
Farmers home administration, authority to make, sell, buy or invest in mortgage loans, 3:9-3
Federal housing administration, limitation on investment in mortgages, 3:9-5
Federal National Mortgage Association, generally, this index
Fees, 3:1-16
 Bankers and brokers, 3:38-4
Foreign states, 3:10-6
Guaranty, excess mortgage loans, 3:10-3
Hearings, unlawful practices, 3:1-9
Increase in ratio of mortgage to appraised value of mortgaged property, 3:10-4
Insurance, 3:1-13
 Charges, substitution of policies, 3:10-5
 Disaster areas, 3:1-3
 Excess mortgage loans, 3:10-3
 Rates and charges, substitution of policies, 3:10-5
 Substitution of policies, charges, 3:10-5, 3:26-2
Licenses and permits, bankers and brokers, 3:38-1, 3:38-5
Limitations, 3:10-1
 Exclusion of federal housing administration and veterans administration loans, 3:9-5
Lock-in agreements, 3:1-16
Maturity, construction mortgage loans, extension, 3:10-2
Out-of-state mortgages, 3:10-6
Private insurance or guaranty, excess mortgage loans, 3:10-3
Ratio of mortgage loans to time deposits, 3:10-1, 3:10-4
Records and recordation, Bankers, ante
Brokers, ante

INDEX

MORTGAGES—Cont'd

Secondary Mortgage Loans, generally, this index
Time, construction mortgage loans, extension of maturity, 3:10-2

Veterans Administration, this index

MULTIPLE PARTY DEPOSIT ACCOUNTS

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Savings Banks, this index

MUNICIPALITIES

Bank deposits and collections, protection, 3:1-4
Banks and trust companies, deposit protection, 3:1-4
Savings and loan associations, deposit protection, 3:1-4
Savings banks, deposit protection, 3:1-4

MUTUAL SAVINGS AND LOAN ASSOCIATIONS

Savings and Loan Associations, this index

NATIONAL BANKING ASSOCIATIONS

Approved depositories, security funds, 3:6-2
Depositories, security funds, 3:6-2
Investments, security funds, approved depositories, 3:6-2
Security funds, approved depositories, 3:6-2

NATIONAL BANKS

Parity, state banks, 3:6-12

NOTICE

Advertisements, unfair or deceptive practices 3:2-1
Banks and Trust Companies, this index
Pawnbrokers, public auctions, 3:16-2
Savings Banks, this index

OFFICERS AND EMPLOYEES

Banks and Trust Companies, this index
Loans, savings banks, 3:6-15
Savings and Loan Associations, this index
Savings Banks, this index

P.O.D. ACCOUNTS

Banks and Trust Companies, this index
Savings and Loan Associations, this index
Savings Banks, this index

PAWNBROKERS

Generally, 3:16-1 et seq.

PINELANDS DEVELOPMENT CREDIT BANK

Generally, 3:42-1 et seq.
Amendments, 3:42-9
Board of directors, 3:42-1
Purchases, credits, 3:42-5
Sale, transfer, exchange, conveyance or retirement of credits, 3:42-7
Certificates and certification, sale, conveyance, transfer or incumbrance of credits, 3:42-3
Deeds and conveyances, credits, 3:42-3, 3:42-7
Definitions, 3:42-2

PINELANDS DEVELOPMENT CREDIT BANK—Cont'd

Directors. Board of directors, generally, ante
Exchanges, credits, 3:42-7
Executive director, 3:42-1
Interpretations and definitions, 3:42-2
Liens and incumbrances, credits, 3:42-3
Practice and procedure, amendments, 3:42-9
Purchases, credits, 3:42-3, 3:42-5
Redemption, credits, 3:42-3
Registry, 3:42-4
Retirement, credits, 3:42-7
Sales, credits, 3:42-3, 3:42-7
Transfers, credits, 3:42-3, 3:42-7

PLEDGES

Pawnbrokers, 3:16-1 et seq.
Secondary mortgage loans, receivables, collateral, commercial loans, 3:18-6

PRACTICE AND PROCEDURE

Banks and trust companies, 3:1-2
Savings and loan associations, 3:1-2
Savings banks, 3:1-2

PUBLIC DEPOSITORIES

Depositories, generally, this index

PURCHASES

Pinelands development credit bank, 3:42-3, 3:42-5
Savings Banks, this index

QUALIFIED BANKS

Acquisitions, 3:6-16
Investments, underwritten securities, 3:6-16
Purchases, underwritten securities, 3:6-16
Securities, acquisition, 3:6-16
Trust accounts, underwritten securities, acquisition, 3:6-16

RATES

See specific index headings

REAL ESTATE

Banks and trust companies, restrictions on transactions, 3:1-10
Mortgages, generally, this index
Savings and loan associations, restrictions on transactions, 3:1-10
Savings banks, restrictions on transactions, 3:1-10
Secondary Mortgage Loans, generally, this index

RECORDS AND RECORDATION

Banking department, 3:3-2
Check cashing business, 3:24-2, 3:24-5
Destruction or retention,
Savings and loan associations, 3:26-1
Fiscal agents, 3:12-5
Mortgages, this index
Pawnbrokers, 3:16-2
Registrars, 3:12-5

INDEX

RECORDS AND RECORDATION—Cont'd

Savings and loan associations, destruction or retention, 3:26-1

Savings and Loan Associations, this index

Secondary mortgage loans, 3:18-2

Small loans, 3:17-3

Transfer agents, 3:12-5

REDEMPTION

Pinelands development credit bank, 3:42-3

REGISTRARS

Generally, 3:12-1 et seq.

Bonds (officers and fiduciaries), 3:12-4

Capital requirements, 3:12-3

Filings, banking department, 3:12-2

Insurance, 3:12-4

Minimum capital, 3:12-3

Premises, 3:12-5

Records and recordation, 3:12-5

Reports, 3:12-2

REGISTRATION

Bank holding companies, 3:13-1

Banks and Trust Companies, this index

Foreign banks, service facilities, 3:1-18

Savings and loan associations, foreign associations, service facilities, 3:1-18

Savings banks, foreign banks, service facilities, 3:1-18

Secondary mortgage loans, assignments, 3:18-11

REGISTRY

Pinelands development credit bank, 3:42-4

REPORTS

Bank holding companies, 3:13-2

Banks and Trust Companies, this index

Check cashing business, 3:24-6

Fiscal agents, 3:12-2

Foreign money remitters, 3:23-3

Pawnbrokers, 3:16-2

Actions and proceedings, 3:16-3

Registrars, 3:12-2

Savings Banks, this index

Transfer agents, 3:12-2

RETAIL INSTALLMENT SALES

Disclosure, sales and use tax, 3:20-1

Sales and use tax, disclosure, 3:20-1

REVOLVING CREDIT EQUITY LOANS

Generally, 3:1-14

SALES

Banks and Trust Companies, this index

Pawnbrokers, 3:16-1 et seq.

Pinelands development credit bank, 3:42-3, 3:42-7

Savings Banks, this index

Secondary mortgage loans, 3:18-11

Supp.9-16-96

SALES AND USE TAX

Disclosure,

Home repair and improvement financing, 3:19-1

Retail installment sales, 3:20-1

Home repair and improvement financing, disclosure, 3:19-1

Retail installment sales, disclosure, 3:20-1

SAVINGS ACCOUNTS

Banks and Trust Companies, this index

Savings and Loan Associations, this index

Savings Banks, this index

SAVINGS AND LOAN ASSOCIATIONS

Generally, 3:1-1 et seq.

Accounts and accounting,

Automated teller machines, 3:1-17

Availability of funds, 3:1-15

Consumer Checking Accounts, generally, this index

Joint accounts, generally, post

Multiple party deposit accounts, generally, post

P.O.D. accounts, generally, post

Savings accounts, generally, post

Share accounts, generally, post

Trust accounts, generally, post

Adverse or pecuniary interest,

Loans, 3:1-11

Real estate, 3:1-10

Advertisements, 3:2-1

Automated teller machines, 3:1-17

Availability of funds, 3:1-15

Banking, Department of, generally, this index

Birth control, mortgage applicants, 3:1-5

Branch offices, 3:1-2

Capital requirements, 3:4-1

Certificates of deposit, multiple party deposit accounts, 3:1-12

Charters, 3:1-2

Checking accounts. Consumer Checking Accounts, generally, this index

Compensation and salaries, 3:4-2

Conflict of interest. Adverse or pecuniary interest, generally, ante

Consumer Checking Accounts, generally, this index

Consumer loans. Small Loans, generally, this index

Contracts, multiple party deposit accounts, 3:1-12

Conversions, 3:32-1 et seq.

Savings banks, 3:6-8

Counties, deposit protection, 3:1-4

Credit, required information, credit applications, 3:1-8

Data, mortgage loans, 3:1-9

Depositories, protection, 3:1-4

Deposits,

Automated teller machines, 3:1-17

Availability of funds, 3:1-15

Counties, protection, 3:1-4

Governmental unit deposit protection, 3:1-4

Municipalities, protection, 3:1-4

Protection, governmental units, 3:1-4

Public depositories, protection, 3:1-4

Public funds, protection, 3:1-4

State, protection, 3:1-4

SAVINGS AND LOAN ASSOCIATIONS—Cont'd

Directors,
 Compensation and salaries, 3:4-2
 Stock option plans, 3:4-2
 Disaster areas, mortgages, 3:1-3
 Disclosure,
 Availability of funds, 3:1-15
 Mortgages, 3:1-9
 Discrimination, mortgages, 3:1-9
 Eligibility, interstate acquisition, 3:33-1
 Emergencies, mortgage loans, 3:1-3
 Employees. Officers and employees, generally, post
 Federal and state associations, parity, 3:26-4
 Fees, 3:1-6, 3:1-7
 Foreign associations, 3:1-18
 Foreign states, interstate acquisition, 3:33-1
 Forms, multiple party deposit accounts, 3:1-19 App. A
 Governmental unit deposit protection, 3:1-4
 Hearings, mortgages, unlawful practices, 3:1-9
 Holding companies, conversions, 3:32-3
 Insurance, 3:1-13
 Interest, 3:1-1
 Interstate acquisition, 3:33-1
 Joint accounts, 3:1-12
 Forms, 3:1-19 App. A
 Licenses and permits, fees, 3:1-7
 Limitation on liability, federal funds transactions, 3:6-5
 Minimum capital requirements, 3:4-1
 Mortgages, generally, this index
 Multiple party deposit accounts, 3:1-12
 Forms, 3:1-19 App. A
 Municipalities, deposit protection, 3:1-4
 Mutual associations, conversions, 3:32-1
 Officers and employees,
 Compensation and salaries, 3:4-2
 Stock option plans, 3:4-2
 P.O.D. accounts, 3:1-12
 Forms, 3:1-19 App. A
 Parity, state and federal associations, 3:26-4
 Practice and procedure, 3:1-2
 Procedural rules, 3:1-2
 Protection, governmental unit deposit protection, 3:1-4
 Public depositories, protection, 3:1-4
 Public funds, deposit protection, 3:1-4
 Rates and charges, interest, 3:1-1
 Real estate, restrictions on transactions, 3:1-10
 Records and recordation, destruction or retention, 3:26-1
 Registration, foreign associations, service facilities, 3:1-18
 Revolving credit equity loans, 3:1-14
 Savings accounts, multiple party deposit accounts, 3:1-12
 Savings Banks, generally, this index
 Secondary Mortgage Loans, generally, this index
 Service facilities, foreign associations, registration, 3:1-18
 Share accounts, multiple party deposit accounts, 3:1-12
 Small Loans, generally, this index
 State, deposit protection, 3:1-4
 State and federal associations, parity, 3:26-4
 Stock option plans, directors, officers and employees, 3:4-2
 Trust accounts, 3:1-12
 Forms, 3:1-19 App. A

INDEX**SAVINGS AND LOAN ASSOCIATIONS—Cont'd**

Usury, 3:1-1

SAVINGS BANKS

Generally, 3:1-1 et seq.
 Accounts and accounting,
 Automated teller machines, 3:1-17
 Availability of funds, 3:1-15
 Fiduciary accounts, short term investments, cash, 3:6-6
 Joint accounts, generally, post
 Multiple party deposit accounts, generally, post
 P.O.D. accounts, generally, post
 Savings accounts, generally, post
 Share accounts, generally, post
 Trust accounts, generally, post
 Advances of credit, federal housing administration, 3:9-1
 Adverse or pecuniary interest,
 Loans, 3:1-11
 Real estate, 3:1-10
 Statement of interest, trustees, managers or executive officers, 3:7-5
 Advertisements, 3:2-1
 Appraisal ratio, mortgages, 3:10-4
 Approved depositories, security funds, 3:6-2
 Approved obligations, investments, 3:11-1
 Approved stock investments, 3:11-6
 Approved subsidiaries, exclusion from liabilities of controlling corporation, 3:11-2
 Attorneys, bonds (officers and fiduciaries), 3:7-3
 Audits and auditors, 3:7-3
 Automated teller machines, 3:1-17
 Availability of funds, 3:1-15
 Bank Deposits and Collections, generally, this index
 Bank holding companies. Mutual savings bank holding companies, generally, post
 Banking, Department of, generally, this index
 Birth control, mortgage applicants, 3:1-5
 Board of managers,
 Loans, 3:6-15
 Statement of interest, 3:7-5
 Bonds,
 Investments, 3:11-8
 Qualified banks, acquisition, 3:6-16
 Bonds (officers and fiduciaries), attorneys, 3:7-3
 Branch offices or agencies, 3:1-2
 Capital requirements, 3:4-1
 Capital stock savings banks,
 Change in control, 3:6-9
 Conversions, banks and trust companies, 3:6-17
 Cash, fiduciary accounts, short term investments, 3:6-6
 Certificates of deposit, multiple party deposit accounts, 3:1-12
 Charters, 3:1-2
 Federally chartered savings banks, parity, 3:6-1
 Checking accounts. Consumer Checking Accounts, generally, this index
 Collateral, excess mortgage loans, 3:10-3
 Commercial loans, 3:11-12
 Common trust funds, short term investments, cash, 3:6-11
 Compensation and salaries, 3:4-2

INDEX

SAVINGS BANKS—Cont'd

Conflict of interest. Adverse or pecuniary interest, generally, ante

Construction mortgage loans, extension of maturity, 3:10-2

Consumer Checking Accounts, generally, this index

Consumer loans. Small Loans, generally, this index

Contracts, multiple party deposit accounts, 3:1-12

Control, capital stock savings banks, change in control, 3:6-9

Controlling corporations, approved subsidiaries, exclusion from liabilities, 3:11-2

Conversions, 3:6-8, 3:32-2

Banks and trust companies, 3:6-17

Corporations, approved subsidiaries, exclusion from liabilities, 3:11-2

Counties, deposit protection, 3:1-4

Credit,

Federal housing administration, 3:9-1

Required information, credit applications, 3:1-8

Credit cards, 3:11-10

Data, mortgage loans, 3:1-9

Debentures, investments, 3:11-8

Depositories,

Protection, 3:1-4

Reserve depositories, 3:8-2

Security funds, 3:6-2

Deposits. Bank Deposits and Collections, generally, this index

Directors,

Compensation and salaries, 3:4-2

Loans, 3:6-15

Stock option plans, 3:4-2

Disaster areas, mortgages, 3:1-3

Disclosure,

Availability of funds, 3:1-15

Mortgages, 3:1-9

Discrimination, mortgages, 3:1-9

Domestic operating subsidiaries, 3:11-5

Emergencies, mortgage loans, 3:1-3

Equity securities, investments, 3:11-11

Examinations,

Fees, 3:1-6

Excess mortgage loans, collateral, 3:10-3

Executive officers,

Loans, 3:6-3

Extension of maturity, construction mortgage loans, 3:10-2

Farmers home administration, mortgages, 3:9-3

Federal funds transactions, limitation on liability, 3:6-5

Federal housing administration,

Exclusion from limit on investment in mortgages, 3:9-5

Loans and advances of credit, 3:9-1

Federal national mortgage association, 3:9-2

Federally chartered savings banks, parity, 3:6-1

Fees, 3:1-6, 3:1-7

Foreign banks, 3:6-14

Fiduciary accounts, short term investments, cash, 3:6-6

Fiscal Agents, generally, this index

Foreign Banks, generally, this index

Foreign states, mortgages, 3:10-6

Forms, multiple party deposit accounts, 3:1-19 App. A

Governmental unit deposit protection, 3:1-4

Supp.9-16-96

SAVINGS BANKS—Cont'd

Guaranty, excess mortgage loans, 3:10-3

Hearings, mortgages, unlawful practices, 3:1-9

Holding companies. Mutual savings bank holding companies, generally, post

Housing, federal housing administration, loans and advances of credit, 3:9-1

Insurance, 3:1-13

Excess mortgage loans, 3:10-3

Interest, 3:1-1

International or foreign banking, bank or corporate stock, investments, 3:11-4

Investments, 3:11-1 et seq.

Approved obligations, 3:11-1

Approved stock investments, 3:11-6

Bonds, 3:11-8

Common trust funds, cash, short term investments, 3:6-11

Debentures, 3:11-8

Domestic operating subsidiaries, 3:11-5

Equity securities, 3:11-11

Farmers home administration, mortgages, 3:9-3

Fiduciary accounts, short term investments, cash, 3:6-6

Foreign or international banking, bank or corporate stock, 3:11-4

International or foreign banking, bank or corporate stock, 3:11-4

Leeway investments, restrictions, 3:11-11

Limitation on investments, 3:11-1

Notes, 3:11-8

Operating subsidiaries, 3:11-5

Restrictions, leeway investments, 3:11-11

Securities, 3:11-8

Security funds, approved depositories, 3:6-2

Short term investments, generally, post

Small business investment companies, 3:11-3

Stock, 3:11-11

Subsidiaries, 3:11-5, 3:11-11

Trust funds, cash, short-term investments, 3:6-11

Underwritten securities, qualified banks, 3:6-16

Veterans administration, mortgages, 3:9-4

Joint accounts, 3:1-12

Forms, 3:1-19 App. A

Leeway investments, restrictions, 3:11-11

Letters of credit, standby letters of credit, 3:11-9

Liability,

Federal funds transactions, limitation on liability, 3:6-5

Limitation, 3:11-7

Licenses and permits, fees, 3:1-6, 3:1-7

Limitation of liability, 3:11-7

Loans, generally, this index

Managers. Board of managers, generally, ante

Maturity, construction mortgage loans, extension, 3:10-2

Minimum capital requirements, 3:4-1

Mortgages, generally, this index

Multiple party deposit accounts, 3:1-12

Forms, 3:1-19 App. A

Municipalities, deposit protection, 3:1-4

Mutual savings bank holding companies, 3:13-5

Notes,

Fiduciary accounts, short term investments, cash, 3:6-6

SAVINGS BANKS—Cont'd**Notes—Cont'd**

- Investments, 3:11-8
- Qualified banks, acquisition, 3:6-16
- Officers, agents and employees,
 - Compensation and salaries, 3:4-2
 - Executive officers, generally, ante
- Loans, 3:6-3, 3:6-15
- Statement of interest, 3:7-5
- Stock option plans, 3:4-2
- Operating subsidiaries, 3:11-5
- Out-of-state mortgages, 3:10-6
- P.O.D. accounts, 3:1-12
 - Forms, 3:1-19 App. A
- Parity,
 - Federally chartered savings banks, 3:6-1
 - National banks, 3:6-12
- Powers,
 - Federally chartered savings banks, parity, 3:6-1
 - National banks, parity, 3:6-12
- Practice and procedure, 3:1-2
- Procedural rules, 3:1-2
- Protection, governmental unit deposit protection, 3:1-4
- Public depositories, protection, 3:1-4
- Public funds, deposit protection, 3:1-4
- Purchases,
 - Farmers home administration, mortgages, 3:9-3
 - Underwritten securities, qualified banks, 3:6-16
- Qualified Banks, generally, this index
- Rates and charges, interest, 3:1-1
- Ratio of mortgage loans to time deposits, 3:10-1, 3:10-4
- Real estate, restrictions on transactions, 3:1-10
- Registrars, generally, this index
- Registration, foreign banks, service facilities, 3:1-18
- Reserve depositories, 3:8-2
- Revolving credit equity loans, 3:1-14
- Sales,
 - Farmers home administration, mortgages, 3:9-3
 - Federal funds, limitation on liability, 3:6-5
 - Term federal funds, 3:6-10
 - Unsecured days funds, 3:6-10
- Savings accounts, multiple party deposit accounts, 3:1-12
- Savings and Loan Associations, generally, this index
- Secondary Mortgage Loans, generally, this index
- Securities,
 - Acquisition, qualified banks, 3:6-16
 - Investments, 3:11-8
- Security funds, approved depositories, 3:6-2
- Service facilities, foreign banks, registration, 3:1-18
- Share accounts, multiple party deposit accounts, 3:1-12
- Shares and shareholders. Stock and stockholders, generally, post
- Short term investments,
 - Common trust funds, cash, 3:6-11
 - Fiduciary accounts, cash, 3:6-6
- Small business investment companies, 3:11-3
- Small Loans, generally, this index
- Standby letters of credit, 3:11-9
- State, deposit protection, 3:1-4

INDEX**SAVINGS BANKS—Cont'd**

- Statement of interest, trustees, managers or executive officers, 3:7-5
- Stock and stockholders,
 - Capital stock savings banks, generally, ante
 - Investments, 3:11-11
- Stock option plans, directors, officers and employees, 3:4-2
- Subsidiaries, investments, 3:11-5, 3:11-11
- Term federal funds, sales, 3:6-10
- Time, construction mortgage loans, extension of maturity, 3:10-2
- Transfer Agents, generally, this index
- Trust accounts, 3:1-12
 - Forms, 3:1-19 App. A
 - Underwritten securities, acquisition, qualified banks, 3:6-16
- Trust funds, short term investments, cash, 3:6-11
- Trusts and trustees,
 - Loans, 3:6-15
 - Statement of interest, 3:7-5
- Underwritten securities, acquisition, qualified banks, 3:6-16
- Unsecured days funds transactions, 3:6-10
- Usury, 3:1-1
- Veterans administration,
 - Exclusion from limit on investment in mortgages, 3:9-5
 - Mortgages, 3:9-4

SEARCHES AND SEIZURES

- Pawnbrokers, 3:16-2

SECONDARY MORTGAGE LOANS

- Generally, 3:10-7, 3:18-1 et seq.
- Advertisements, 3:2-1, 3:18-7
- Approved business activities, 3:18-12
- Assignments, 3:18-11
- Attorney fees, 3:18-5
- Bonds (officers and fiduciaries), 3:18-10
- Books and papers, 3:18-2
- Branch offices, 3:18-8
- Collateral, 3:18-3
 - Commercial loans, pledge of receivables, 3:18-6
- Commercial loans, collateral, pledge of receivables, 3:18-6
- Disclosure of terms, 3:18-9
- Examinations, licenses and permits, 3:18-10
- Fees, 3:18-3
- Insurance, 3:18-4
 - Approved sales, 3:18-12
- Interest, 3:18-3
- Ledger cards, 3:18-2
- Legal fees, 3:18-5
- Licenses and permits, 3:18-1, 3:18-10
- Permitted charges, 3:18-3
- Places of business, 3:18-8
- Pledges, receivables, collateral, commercial loans, 3:18-6
- Prepayment, 3:18-3
- Rates and charges, 3:18-3
- Receivables, pledges, collateral, commercial loans, 3:18-6
- Records and recordation, 3:18-2
- Registration, assignments, 3:18-11
- Sales, 3:18-11
- Transfers, 3:18-11

SECONDARY MORTGAGE LOANS—Cont'd

Types of mortgage loans, 3:18-3

SECURITIES

Banks and trust companies, acquisition, qualified banks, 3:6-16

Savings Banks, this index

SECURITY FUNDS

Depositories, 3:6-2

SHARE ACCOUNTS

Banks and Trust Companies, this index

Savings and Loan Associations, this index

Savings Banks, this index

SHARES AND SHAREHOLDERS

Banks and Trust Companies, this index

Savings Banks, this index

SMALL LOANS

Generally, 3:17-1 et seq.

Advertisements, 3:2-1

Applications, licenses and permits, 3:17-2

Blank forms, dispersal, 3:17-4

Books and papers, 3:17-3

Copies of papers, 3:17-4

Forms, dispersal, 3:17-4

Installments, 3:17-6

Insurance, 3:17-5

Interest, 3:17-6

Licenses and permits, applications, 3:17-2

Maximum term of loan, 3:17-6

Other business, 3:17-7

Permissible other businesses, 3:17-7

Records and recordation, 3:17-3

Solicitation of business, 3:17-4

SOLICITING

Small loans, 3:17-4

STANDBY LETTERS OF CREDIT

Letters of Credit, this index

STATE

Bank deposits and collections, protection, 3:1-4

Banks and trust companies, deposit protection, 3:1-4

Savings and loan associations, deposit protection, 3:1-4

Savings banks, deposit protection, 3:1-4

INDEX

STATE BANKS

Banks and Trust Companies, generally, this index

SURETY BONDS

Bonds (Officers and Fiduciaries), generally, this index

TRANSFER AGENTS

Generally, 3:12-1 et seq.

Bonds (officers and fiduciaries), 3:12-4

Capital requirements, 3:12-3

Filings, banking department, 3:12-2

Insurance, 3:12-4

Minimum capital, 3:12-3

Premises, 3:12-5

Records and recordation, 3:12-5

Reports, 3:12-2

TRANSFERS

Pinelands development credit bank, 3:42-3, 3:42-7

TRUST ACCOUNTS

Banks and Trust Companies, this index

Savings and Loan Associations, this index

Savings Banks, this index

TRUST COMPANIES

Banks and Trust Companies, generally, this index

TRUST FUNDS

Banks and trust companies, short term investments, cash, 3:6-11

Investments, banks and trust companies, short term investments, cash, 3:6-11

Savings banks, short term investments, cash, 3:6-11

TRUSTS AND TRUSTEES

Loans, savings banks, 3:6-15

Savings Banks, this index

UNFAIR OR DECEPTIVE PRACTICES

Advertisements, 3:2-1

USURY

Banks and trust companies, 3:1-1

Savings and loan associations, 3:1-1

Savings banks, 3:1-1

VETERANS ADMINISTRATION

Banks and Trust Companies, this index

Mortgages,

Authority to invest in loans, 3:9-4

Exclusion from limit on investment in mortgages, 3:9-5

Savings banks, 3:9-4

Savings Banks, this index