

BAD CHECKS

Issuance of, 14-50(f), 53a-128

Liability of drawer, 52-565a

Service charge, 52-565a

BADGES, EMBLEMS AND INSIGNIA

Health care providers,

Direct care, 19a-905

Illegal sale of badges without proper identification, 53-341a

Impersonation of public official, 53-341a

BAGGAGE

Buses, authority to transport, 13b-80, 13b-81

BAHA'IS

Marriage witnessed by spiritual assembly of,

Refusal, religious grounds, 46b-22b

Valid, 46b-22(a)

BAIL

See **CRIMINAL PROCEDURE**, *at* Bail.

Bonds—*See* **ATTACHMENTS**, *at* Bond.

BAIL BOND INSURANCE

See **INSURANCE**.

BAIL COMMISSION

Judicial branch court support services division, transfer of duties to, 51-1d

BAIL COMMISSION OFFICE

Release conditions, review of, where accused may intend not to appear, 54-69a

BAIL COMMISSIONER

See **CRIMINAL PROCEDURE**, *at* Bail commissioner.

BAIT DEALERS

Licensing of, 26-45

BAIT FISH

Prohibited acts, 26-114

Penalty, 26-117

BAKERIES

Bread—*See also* **PURE FOOD AND DRUGS**, *at* White bread.

Stale, 21a-154(a)

- Violations, penalties for, 21a-154(b)
- Weight, standards, 21a-154(a)
- Wrapping, requirements, 21a-155(a)
 - License number, 21a-155(a)
 - Manufacturer's name and address on, 21a-155(b)
 - Violations, 21a-155(b)

Certificate of approval, location, 21a-152(f)

Communicable diseases, employees affected with, prohibited, 21a-157

Construction, 21a-152(a)

Consumer protection commissioner,

- Orders of, 21a-158
- Powers and duties, 21a-152 to 21a-159

Definitions, 21a-151

Delivery route salesmen, overtime wages, 31-76i(i)

Design, 21a-152(a)

Employees,

- Affected with communicable diseases, prohibited, 21a-157
- Examination, possible transmission of food-borne illness, 21a-157
- Sick leave—*See* LABOR AND EMPLOYMENT, *at* Sick leave for service workers.

Fines and forfeitures, 21a-159(a), 21a-159(c)

Hearings,

- Injunction, operation, 21a-159(b)
- Penalties for violations, 21a-159(c)
- Revocation of license, 21a-152(c)

Injunctions, operation, 21a-159(b)

Inspection, 21a-152(b)

Licenses, 21a-152

- Application for, 21a-152(b)
 - Contents, 21a-152(b)
- Fees, 21a-152(b), 21a-156
- Inspection, 21a-152(b)
- Issuance, 21a-152(b)
- Noncompliance, 21a-152(b)
- Revocation, 21a-152(c)
 - Emergency action, when, 21a-152(c)
 - Hearing, procedure for, 21a-152(c)
 - Inspections, cost of, 21a-152(c)
 - New license, application for, 21a-152(c)
 - Suspension order, 21a-152(c)

Local health authorities, orders, enforcement of, 21a-152(e)

Location, certificate of approval, 21a-152(f)

Operation, 21a-152(a)

- Injunctions, 21a-159(b)

Orders, by consumer protection commissioner, 21a-158

Penalties, 21a-159(a), 21a-159(c)

Regulations, promulgation of, 21a-152(b), 21a-156
Rolls—*See* PURE FOOD AND DRUGS, *at* Rolls.
Smoking, prohibited in, when, 21a-257
Vehicles, 21a-152(d)
Violations, penalties for, 21a-159(a), 21a-159(c)
Warning citations, 21a-159(c)

BALD EAGLE

Disturbing or hunting, prohibited, 26-93

BALLOONS

Lighter-than-air balloons, release restricted, 26-25c(a)
Penalty, 26-25c(b)

BALLOTS

See ELECTIONS, *at* Absentee voting, and Ballots.
See PRIMARIES, *at* Ballots.

BALLROOM POLKA

State polka, designated as, 3-110o

BAMBOO

Running bamboo, restrictions, 22a-381e

BANK AND CREDIT UNION HOLIDAYS AND CLOSINGS

Banking and credit union transactions suspended during, 36a-23(a)
Closing of offices located in educational institution building, 36a-23(c)
Conditions and restrictions for conduct of banking and credit union business during, 36a-23(a)
Designation of bank and credit union holidays,
By governor, 36a-23(a)
On own initiative, 36a-23(a)
Emergencies and recovery operations,
Conditions constituting emergencies, 36a-23(g)
Temporary offices during, 36a-23(f)
Emergency closings,
Bank and credit union, by, 36a-23(d)
Commissioner, by, 36a-23(b)
Public funds, relief from personal liability, when, 7-402(c)
Good cause, 36a-23(b)
Legal holiday, 36a-23(e)
Municipal fund, relieved of personal liability, when, 7-402(c)
Out-of-state banks and credit unions,
Emergencies and recovery operations,
Conditions constituting emergencies, 36a-23(g)
Temporary offices in Connecticut during, 36a-23(f)

Waiver of statutory or regulatory impediments to recovery and restoration of financial services, 36a-23(f)

BANK ASSETS AND RECEIVERSHIPS

See **BANKING COMMISSIONER AND DEPARTMENT**, *at* Receivers.

See **CONNECTICUT BANKS**, *at* Receivers and receiverships.

BANK DIRECTORS AND OFFICERS

See **BANKS AND BANKING**, *at* Directors, and Officers.

BANK HOLDING COMPANIES

Acquisition statements,

Amendments to, 36a-184(d)

Anti-competitive effects of proposed transactions, findings re, 36a-34(c)

Anti-money laundering procedures, 36a-185(c)

Commissioner's intent not to disapprove, 36a-185(a)

Community reinvestment,

Acquiring person's and subsidiaries' record re, consideration of, 36a-34(c), 36a-185(c)

Findings, 36a-34(c)

Plan, 36a-34(c)

Compliance with applicable consumer protection laws re applications, 36a-34(c)

Contents, 36a-184(c)

Definitions,

Associate, 36a-184(a)(2)

Person, 36a-184(a)(1)

Security convertible into a voting security, 36a-184(a)(3)

Disapproval of, 36a-184(b), 36a-185

Excepted transactions, 36a-190

Factors considered before determination not to disapprove, 36a-185(c)

Findings for disapproval, 36a-24

Hearing to be in accordance with the Uniform Administrative Procedure Act, 36a-24

Notice, 36a-190

Ownership of bank and holding company securities, situs of, 36a-186

Public hearing re, 36a-24

Registration statements under federal securities acts, use of, 36a-184(e)

Seizure or sequestration of securities, 36a-186

Unlawful offer or acquisition of voting securities, injunction against, 36a-186

Acquisition, plans of—*See* Plans of acquisition, this heading.

Bank Holding Company and Bank Acquisition Act,

Acquisition statements, 36a-184

Action of commissioner, appeal from, 36a-189

Administration by commissioner, 36a-187

Agreement to exchange securities, 36a-184
Appeals re, 36a-189
Application of, 36a-183
Beneficial ownership of voting securities, acquisition of, 36a-184
Excepted transactions, 36a-190
Holding companies,
 Organization by capital stock Connecticut bank, 36a-181
 Transacting business in this state, when deemed to be, 36a-183(a)
Notices, 36a-190
Ownership of bank and holding company securities, situs of, 36a-186
Seizure or sequestration of securities, 36a-186
Severability provision, 36a-191
Short title, 36a-180
Superior court, jurisdiction of, 36a-187(b)
Tender offers, requests or invitations, 36a-184
Unlawful offer or acquisition of voting securities, injunction against, 36a-186
Voting securities, acquisitions, 36a-184

Definitions,

Bank holding company, 36a-2(6)
Connecticut holding company, 36a-410(3)
Holding company, 36a-2(36)
Home state, 36a-410(5)
Mutual holding company, 36a-2(43)
Out-of-state holding company, 36a-410(6)
Savings and loan holding company, 36a-2(62)
Subsidiary holding company, 36a-2(68)

Establishment or maintenance of office or transaction of banking business in violation of statute,

Injunction re, 36a-425(f)
Penalties, 36a-425(e)

Establishment or maintenance of offices engaged in banking business other than deposit services,

Requirements re, 36a-425(d)

Establishment or maintenance of offices not engaged in banking business,

Authorized, 36a-425(b)
Offices not subject to provisions re, 36a-425(d)

Examination of, 36a-188

Foreign banks,

Establishment or maintenance of offices engaged in banking business other than deposit services,
 Offices not subject to provisions re, 36a-425(c)

General statutes to prevail over inconsistent charters or certificates of incorporation,

Mutual holding companies, 36a-194(a)

Holding company subsidiaries, 36a-198

- Acquisition and disposal of own stock, 36a-198
- Community reinvestment notice, requirements re, 36a-31(b)
- Defined, 36a-2(68)
- Establishment or maintenance of office or transaction of banking business in violation of statute,
 - Injunction re, 36a-425(f)
 - Penalties, 36a-425(e)
- Establishment or maintenance of offices engaged in banking business other than deposit services,
 - Authorized, 36a-425(b)
 - Conversion to deposit services office prohibited, 36a-425(d)
 - Offices not subject to provisions re, 36a-425(c)
 - Requirements re, 36a-425(d)
- Examination of by commissioner, 36a-188
- Office used to enable foreign banking corporation or holding company to Engage in banking business, action of commissioner re, 36a-425(b)

Interlocking directors, officers and employees, 36a-95

Interstate banking—*See* INTERSTATE BANKING.

Investments,

- Mutual holding companies and subsidiaries, percentage limitations applicable to, 36a-194(d)

Mutual holding companies,

- Acquisitions of shares of capital stock savings banks or savings and loan association by, 36a-194(c)
- Aggregation of assets, 36a-194(d)
- Appointment of receiver to wind up affairs of mutual holding company not controlling a subsidiary holding company, 36a-194(e)
- Conversion to capital stock holding company, approval of commissioner re, 36a-197
- Defined, 36a-2(43)
- Depositors, approval of, 36a-192(c)
- Disapproval period, extension of, 36a-192(h)
- Grounds for disapproval by commissioner, 36a-192(h)
- Investment of assets of, 36a-192(h)
- Investment percentage limitations applicable to, 36a-194(d)
- Issuance of common stock by reorganized savings institutions, limitations, 36a-195(d)
- Issuance of preferred stock by reorganized savings institutions, 36a-195(c)
- Mergers, consolidations and acquisitions of assets involving mutual holding companies, 36a-194(b)
- Mutual savings and loan associations banks, reorganization into, 36a-192
- Mutual savings banks and savings and loan associations, reorganization into, 36a-192
- Mutual savings banks, reorganization into, 36a-192
- Not held by subsidiary holding companies,
 - Reorganized savings banks, 36a-195(d)

- Notice to commissioner of proposed reorganization, 36a-192(h)
- Persons having depository or creditors' rights in, 36a-192(a)
- Persons having ownership, liquidation or voting rights in, 36a-192(a)
- Powers and limitations of, 36a-194(a)
 - Reorganized savings and loan associations, 36a-195(b)
 - Reorganized savings banks, 36a-195(a)
- Real estate conveyance tax exemption for transfers in connection with
 - Reorganization of mutual savings banks and mutual savings and loan associations into mutual holding companies, 36a-199
- Regulations, 36a-198
- Reorganization by governing board, approval, 36a-192(c)
- Reorganization of mutual savings and loan associations into, 36a-192(a)
 - Approval of,
 - Banking commissioner, 36a-192(b)
 - Corporators, 36a-192(d)
 - Depositors, 36a-192(c)
 - Governing board, 36a-192(c)
 - Banking commissioner,
 - Approval of, 36a-192(b)
 - Informational materials regarding corporators provided to, 36a-192(f)
 - Corporators,
 - Approval of, 36a-192(d)
 - Banking commissioner, information regarding provided to, 36a-192(f)
 - Informational materials provided to, 36a-192(e)
 - Depositors, approval of, 36a-192(c)
 - Governing board, approval of, 36a-192(c)
 - Informational materials, 36a-192(e), 36a-192(f)
 - Notice, 36a-192(h)
 - Standards of approval, 36a-192(b)
- Reorganization of mutual savings bank into, 36a-192(a)
 - Approval of,
 - Banking commissioner, 36a-192(b)
 - Corporators, 36a-192(d)
 - Certificates, filing, 36a-192(g)
 - Depositors, 36a-192(c)
 - Governing board, 36a-192(c)
 - Banking commissioner,
 - Approval of, 36a-192(b)
 - Informational materials regarding corporators provided to, 36a-192(f)
 - Notice, 36a-192(h)
 - Corporators,
 - Approval of, 36a-192(d)
 - Certificates, filing, 36a-192(g)
 - Banking commissioner, information regarding provided to, 36a-192(f)
 - Informational materials provided to, 36a-192(e)
 - Depositors, approval of, 36a-192(c)

- Governing board, approval of, 36a-192(c)
- Informational materials, 36a-192(e), 36a-192(f)
- Notice, 36a-192(h)
- Standards of approval, 36a-192(b)
- Retention of assets by, 36a-192(h)
- Rights of holders of shares of preferred stock issued by reorganized savings institutions, 36a-195(c)
- Subject to restrictions imposed on holding companies, 36a-194(a)
- Subscription offerings, 36a-196(a), 36a-196(b)
- Subscription rights of eligible accounts holders upon the sale of common stock by a reorganized savings institution, 36a-196(a)
- Subsidiary holding companies, 36a-198
 - Acquisition and disposal of own stock, 36a-198
- Office engaged in banking business other than deposit services,**
 - conversion to deposit services office prohibited, 36a-425(d)
- Office used to enable foreign banking corporation or holding company to engage in banking business,** action of commissioner re, 36a-425(b)
- Organization,** fees, 36a-65(d)(1)
- Out-of-state holding companies,**
 - Acquisition of voting stock of bank or Connecticut holding company by, requirements re, 36a-411
 - Certificate of authority from secretary of the state, foreign banking Corporations subject to requirements re, 36a-425(a)
 - Defined, 36a-410(6)
 - Establishment of bank or Connecticut holding company by, requirements re, 36a-411
 - Establishment or maintenance of office or transaction of banking business in violation of statute,
 - Injunction re, 36a-425(f)
 - Penalties, 36a-425(e)
 - Establishment or maintenance of offices engaged in banking business other than deposit services,
 - Application fee fixed by commissioner, 36a-425(d)
 - Authorized, 36a-425(b)
 - Conversion to deposit services office prohibited, 36a-425(d)
 - Offices not subject to provisions re, 36a-425(c)
 - Requirements re, 36a-425(d)
 - Foreign banking corporations,
 - Actions brought against debtors by, 36a-426
 - Prohibition on transacting business in state, exceptions to, 36a-425(a), 36a-425(b)
 - Transacting business in state, prohibited, 36a-425(a)
 - When deemed to have usual place of business in state, 36a-426
 - Office used to enable foreign banking corporation or holding company to engage in banking business, action of commissioner re, 36a-425(b)
- Plans of acquisition,**

- Anticompetitive effects of proposed transactions, findings re, 36a-34(b)
- Community reinvestment,
 - Findings, 36a-34(b)
 - Parent corporation's and subsidiaries' record re, consideration of, 36a-34(b)
 - Plan, 36a-34(b)
- Compliance with applicable consumer protection laws re applications, 36a-34(b)
- Ownership of bank and holding company securities, situs of, 36a-186
- Reports prepared for federal authorities, submission to commissioner, 36a-188
- Reports to commissioner, 36a-188
- Seizure or sequestration of securities, 36a-186
- Unlawful offer or acquisition of voting securities, injunction against, 36a-186

Plans of organization,

- Commissioner,
 - Approval of, 36a-181(b)
 - Submission to, required, 36a-181(a)
- Community reinvestment,
 - Parent corporation's and Connecticut bank's record re, consideration of, 36a-181(b)
- Contents, 36a-181(a)
- Effective date, 36a-181(b)
- Factors considered before granting approval, 36a-181(b)
- Findings required for approval, 36a-181(b)
- Governing board, approval of, 36a-181(b)
- Notice requirements, 36a-181(b)
- Secretary of the state, filed with, 36a-181(b)
- Shareholders,
 - Approval of, 36a-181(b)
 - Effect of acquisition on, 36a-181(c)
 - Objections by, 36a-181(c)
 - Payment for stock upon objection by, 36a-181(c)
- Stock certificates,
 - Exchange of, 36a-181(a)
 - Surrender of, 36a-181(c)

Registration with commissioner, 36a-188

Reports,

- Commissioner, to, 36a-188
- Mutual holding companies, financial statements and reports of, 36a-196(d)
- Reorganized savings institutions, financial statements and reports of, 36a-196(d)

Savings and loan holding company, defined, 36a-2(62)

Subsidiaries—*See* Holding company subsidiaries, this heading.

BANK HOLDING COMPANY AND BANK ACQUISITION ACT

See **BANK HOLDING COMPANIES.**

See **BANK MERGERS, CONSOLIDATIONS AND ACQUISITIONS.**

BANK HOLIDAYS

See **BANK AND CREDIT UNION HOLIDAYS AND CLOSINGS.**

BANK MERGERS, CONSOLIDATIONS AND ACQUISITIONS

Acquisition of assets,

Out-of-state banks, assets of, requirements re, 36a-412(b)

Acquisition of bank stock,

Agreement to exchange securities, 36a-184

Anticompetitive effects of proposed transactions, findings re, 36a-34(b),
36a-34(c)

Bank and out-of-state bank stock by Connecticut banks,

Applicable law, 36a-412(c)

Limitations inapplicable, 36a-412(d)

Beneficial ownership of voting securities, acquisition of, 36a-184

Community reinvestment,

Findings, 36a-34(b), 36a-34(c)

Plan, 36a-34(b), 36a-34(c)

Record, consideration of, 36a-34(b), 36a-34(c), 36a-181(b)

Compliance with applicable consumer protection laws re applications, 36a-
34(b), 36a-34(c)

Corporation not transacting banking business by reason of the ownership of
shares of a capital stock bank, 36a-182

Effect of acquisition on shareholders, 36a-181(c)

Ownership of bank and holding company securities, situs of, 36a-186

Seizure or sequestration of securities, 36a-186

Stock of out-of-state banks, requirements re, 36a-412(b)

Tender offers, requests or invitations, 36a-184

Unlawful offer or acquisition of voting securities, injunction against, 36a-
186

Voting securities, 36a-184

Acquisition plans—*See* Plans of acquisition, this heading.

Acquisition statements,

Amendments to, 36a-184(d)

Anti-money laundering procedures, 36a-185(c)

Anticompetitive effects of proposed transactions, findings re, 36a-34(c)

Commissioner's intent not to disapprove, 36a-185(a)

Community reinvestment,

Acquiring person's and subsidiaries' record re, consideration of, 36a-
34(c), 36a-185(c)

Findings, 36a-34(c)

Plan, 36a-34(c)

Compliance with applicable consumer protection laws re applications, 36a-

34(c)

Contents, 36a-184(c)

Definitions,

Associate, 36a-184(a)(2)

Person, 36a-184(a)(1)

Security convertible into a voting security, 36a-184(a)(3)

Disapproval of, 36a-184(b), 36a-185

Excepted transactions, 36a-190

Factors considered before determination not to disapprove, 36a-185(c)

Findings for disapproval, 36a-24

Hearings,

Held in accordance with the Uniform Administrative Procedure Act, 36a-24

Public hearing re, 36a-185

Notices, 36a-190

Ownership of bank and holding company securities, situs of, 36a-186

Registration statements under federal securities acts, use of, 36a-184(e)

Seizure or sequestration of securities, 36a-186

Unlawful offer or acquisition of voting securities, injunction against, 36a-186

Additional branches, establishment by out-of-state banks, 36a-412(a)

Bank Holding Company and Bank Acquisition Act,

Acquisition statements, 36a-184

Action of commissioner, appeal from, 36a-189

Administration by commissioner, 36a-187

Agreement to exchange securities, 36a-184

Appeals re, 36a-189

Application of, 36a-183

Beneficial ownership of voting securities, acquisition of, 36a-184

Excepted transactions, 36a-190

Holding companies,

Organization by capital stock Connecticut bank, 36a-181

When deemed to be transacting business in this state, 36a-183(a)

Notices, 36a-190

Ownership of bank and holding company securities, situs of, 36a-186

Seizure or sequestration of securities, 36a-186

Severability provision, 36a-191

Short title, 36a-180

Superior court, jurisdiction of, 36a-187(b)

Tender offers, requests or invitations, 36a-184

Unlawful offer or acquisition of voting securities, injunction against, 36a-186

Voting securities, acquisition, 36a-184

Branches,

Out-of-state banks,

Acquisition by, 36a-412(a)

- Additional branches, establishment, 36a-412(a)
- Agreements with foreign banking regulators,
 - Sharing of fees for examination and supervision, 36a-412(a)(5)
- Applicability of state law on, 36a-412(a)(4)
- Commercial activities, restrictions, 36a-412(a)(5)
- De novo branches, establishment by, 36a-412(a)(2)
- Powers, 36a-412(a)(4)
- Community reinvestment**—*See* COMMUNITY REINVESTMENT.
- Connecticut banks**, merger with nonbank affiliates, 36a-127
- Consolidations**,
 - Agreements to consolidate, 36a-125(b), 36a-125(c)
 - Anti-money laundering procedures, 36a-125(f)
 - Anticompetitive effects of proposed transactions, findings re, 36a-34(b)
 - Approval by commissioner, required, 36a-125(a)
 - Authorization, 36a-125(a), 36a-126
 - Community reinvestment,
 - Constituent banks' and subsidiaries' record re, consideration of, 36a-34(b), 36a-125(f)
 - Findings, 36a-34(b)
 - Plan, 36a-34(b)
 - Completion of consolidation, results of, 36a-125(g), 36a-125(h)
 - Compliance with applicable consumer protection laws re applications, 36a-34(b)
 - Connecticut banks with Connecticut banks, requirements for, 36a-125
 - Constituent final banks, 36a-125(a)
 - Constituent temporary banks, 36a-125(a)
 - Defined, 36a-2(15)
 - Effective date, 36a-125(c)
 - Factors considered before granting approval, 36a-125(f)
 - Federal banks with Connecticut banks,
 - Appraisal rights, 36a-126(a)
 - Constituent federal banks, deemed constituent state banks, when, 36a-126(a)
 - Corporate procedure, law governing, 36a-126(a)
 - Dissenting members and shareholders, law governing, 36a-126(a)
 - Franchise tax, 36a-126(a)
 - Prohibitions, 36a-126(a), 36a-126(b)
 - Resulting institution is a Connecticut bank, 36a-126(a)
 - Resulting institution is a federal bank, 36a-126(b)
 - United States law, applicable, 36a-126
 - Fiduciary powers, exercise of, 36a-125(g)
 - Findings required for approval, 36a-125(f)
 - Governing board, approval of, 36a-125(b)
 - Mutual constituent banks, conversion to capital stock bank required, 36a-125(i)
 - Notice requirements, 36a-125(d), 36a-125(e)

- Out-of-state banks with banks,
 - Additional branches, establishment, 36a-412(a)
 - Requirements re, 36a-412
 - Resulting institution is a bank, 36a-412(b)
 - Resulting institution is an out-of-state bank, 36a-412(a)
- Plan of consolidation to specify type of resulting bank, 36a-125(a)
- Resulting banks, 36a-125(g)
- Shareholders,
 - Appraisal rights, 36a-125(h)
 - Approval of, 36a-125(d)
- Stock certificates,
 - Exchange of, 36a-125(c)
 - Surrender of, 36a-125(h)

De novo branches, establishment by out-of-state banks, 36a-412(a)(2)

Definitions,

- Consolidation, 36a-2(15)
- Merger, 36a-2(40)

Excepted transactions, voting securities, acquisition, 36a-190

Fees, 36a-65(d)(1)

Holding companies,

- Mutual holding companies,
 - Acquisitions of shares of capital stock savings banks or savings and loan association by, 36a-194
 - Mergers, consolidations and acquisitions of assets involving, 36a-194
- Organization by capital stock Connecticut bank, 36a-181

Interstate banking,

- Acquisitions,
 - Application investigation and processing fee, 36a-65(d)(1)
- Bank and out-of-state bank stock by
 - Connecticut banks, applicable law, 36a-412(c)
 - Requirements re, 36a-412(a), 36a-412(b)
 - Stock ownership limitations inapplicable, 36a-412(d)
- Bank assets by out-of-state banks, requirements re, 36a-412(a)
- Branches by out-of-state banks, requirements, 36a-412(a)
 - Additional branches, establishment, 36a-412(a)
- Out-of-state bank assets by banks, requirements re, 36a-412(b)
- Voting stock of bank by out-of-state holding company, requirements re, 36a-411
- Voting stock of Connecticut holding company by out-of-state holding company, requirements re, 36a-411

Merger or consolidation of out-of-state banks with banks,

- Authorization for, 36a-410a
- Requirements re, 36a-412
- Resulting institution is a bank, 36a-412(b)
- Resulting institution is an out-of-state bank, 36a-412(a)
 - Anticompetitive effects of proposed transactions, findings re, 36a-34(b),

36a-34(c)

Community reinvestment,

Findings, 36a-34(b), 36a-34(c)

Plan, 36a-34(b), 36a-34(c)

Compliance with applicable consumer protection laws re applications,
36a-34(b), 36a-34(c)

Consideration of,

Acquiring person's and subsidiaries' community reinvestment record re
applications, 36a-34(c)

Bank's community reinvestment record re applications, 36a-34(b)

Parent corporation's and subsidiaries' community reinvestment record
re applications, 36a-34(b)

Severability provision, 36a-413

Mergers,

Agreements to merge, 36a-125(b), 36a-125(c)

Anti-money laundering procedures, 36a-125(f)

Anticompetitive effects of proposed transactions, findings re, 36a-34(b)

Approval by commissioner, required, 36a-125(a)

Authorization, 36a-125(a), 36a-126

Community reinvestment,

Constituent banks' and subsidiaries' record re, consideration of, 36a-
34(b), 36a-125(f)

Findings, 36a-34(b)

Plan, 36a-34(b)

Completion of merger, results of, 36a-125(g), 36a-125(h)

Compliance with applicable consumer protection laws re applications, 36a-
34(b)

Connecticut banks with Connecticut banks, requirements for, 36a-125

Constituent final banks, 36a-125(a)

Constituent temporary banks, 36a-125(a)

Defined, 36a-2(40)

Effective date, 36a-125(c)

Factors considered before granting approval, 36a-125(f)

Federal banks with Connecticut banks,

Appraisal rights, 36a-126(a)

Constituent federal banks, deemed constituent state banks, when, 36a-
126(a)

Corporate procedure, law governing, 36a-126(a)

Dissenting members and shareholders, law governing, 36a-126(a)

Franchise tax, 36a-126(a)

Prohibitions, 36a-126(a), 36a-126(b)

Resulting institution is a Connecticut bank, 36a-126(a)

Resulting institution is a federal bank, 36a-126(b)

United States law, applicable, 36a-126

Fiduciary powers, exercise of, 36a-125(g)

Findings required for approval, 36a-125(f)

- Governing board, approval of, 36a-125(b)
- Mutual constituent banks, conversion to capital stock bank required, 36a-125(i)
- Notice requirements, 36a-125(d), 36a-125(e)
- Out-of-state banks, merger with banks,
 - Requirements re, 36a-412
 - Resulting institution is a bank, 36a-412(b)
 - Resulting institution is an out-of-state bank, 36a-412(a)
- Plan of merger to specify type of resulting bank, 36a-125(a)
- Resulting banks, 36a-125(g)
- Shareholders,
 - Appraisal rights, 36a-125(h)
 - Approval of, 36a-125(d)
- Stock certificates,
 - Exchange of, 36a-125(c)
 - Surrender of, 36a-125(h)

Mutual holding companies,

- Acquisitions of shares of capital stock savings banks or savings and loan Association by mutual holding companies, 36a-194(c)
- Mergers, consolidations and acquisitions of assets involving mutual holding companies, 36a-194(b)

Nonbank affiliates, Connecticut bank merger with, 36a-127

Notices, voting securities, acquisition, 36a-190

Organization plans—*See* Plans of organization, this heading.

Plans of acquisition,

- Anticompetitive effects of proposed transactions, findings re, 36a-34(b)
- Community reinvestment,
 - Findings, 36a-34(b)
 - Parent corporation's and subsidiaries' record re, consideration of, 36a-34(b)
 - Plan, 36a-34(b)
- Compliance with applicable consumer protection laws re applications, 36a-34(b)
- Ownership of bank and holding company securities, situs of, 36a-186
- Seizure or sequestration of securities, 36a-186
- Unlawful offer or acquisition of voting securities, injunction against, 36a-186

Plans of organization,

- Commissioner,
 - Approval of, 36a-181(b)
 - Submission to, required, 36a-181(a)
- Community reinvestment,
 - Parent corporation's and Connecticut bank's record re, consideration of, 36a-181(b)
- Contents, 36a-181(a)
- Effective date, 36a-181(b)

Factors considered before granting approval, 36a-181(b)

Findings required for approval, 36a-181(b)

Governing board, approval of, 36a-181(b)

Notice requirements, 36a-181(b)

Secretary of the state, filed with, 36a-181(b)

Shareholders,

Approval of, 36a-181(b)

Effect of acquisition on, 36a-181(c)

Objections by, 36a-181(c)

Payment for stock upon objection by, 36a-181(c)

Stock certificates,

Exchange of, 36a-181(a)

Surrender of, 36a-181(c)

Stock, acquisition—*See* Acquisition of bank stock, this heading.

Transfer of assets,

Transfer of all or a significant part of assets and business, requirements re,
36a-210

BANKERS' ASSOCIATIONS

“Banking,” use of word by, 35-3

BANKING COMMISSIONER AND DEPARTMENT

See also **BANKS AND BANKING.**

Adoption of regulations, 36a-10

Applications, electronic, 4-60s

Bank and credit union holidays and closings,

Banking and credit union transactions suspended during, 36a-23(a)

Closing of office located in educational institution building, 36a-23(c)

Conditions and restrictions for conduct of banking and credit union business
during, 36a-23(a)

Designation of bank and credit union holidays,

Governor, by, 36a-23(a)

On own initiative, 36a-23(a)

Emergencies and recovery operations,

Conditions constituting emergencies, 36a-23(g)

Temporary offices during, 36a-23(f)

Emergency closings,

Bank and credit union, by, 36a-23(d)

Commissioner, by, 36a-23(b)

Legal holiday, 36a-23(e)

Out-of-state banks and credit unions,

Emergencies and recovery operations,

Conditions constituting emergencies, 36a-23(g)

Temporary offices in Connecticut during, 36a-23(f)

Waiver of statutory or regulatory impediments to recovery and

Restoration of financial services, 36a-23(f)

Bank assessments,

- Comptroller to determine expenses of banking department, 36a-65(b)
- Costs and expenses of regulation of withdrawals and receipts of deposits, assessed against banks, 36a-216
- Expenses of banking department, 36a-65(a)
 - Not to exceed budget estimates, 36a-65(a)
- Payment of, 36a-65(b)
- Surplus, 36a-65(a)

Bankers' banks,

- Organization, duties, 36a-70(q)
- Powers of commissioner, 36a-70(q)

Banking commissioner,

- Accounting forms, prescribed by, 36a-19
- Accounts, maintenance of, 36a-11
- Acquisition of bank's assets, restrictions on approval by, 36a-210(a)
- Appointment, 4-6, 4-7, 4-19, 36a-11
- Bank and credit union holidays and closings, powers re, 36a-23
- Bank Holding Company and Bank Acquisition Act, administration of, 36a-187
- Bank stock ownership or subscription, information re, 36a-18
- Banking department expenditure requirements, estimates of, 36a-13
- Bond required, 4-20(a)
- Business opportunity investment, duties re—*See* Business Opportunity Investment Act, duties under, this heading.
- Capital stock, increase, approval, 36a-105, 36a-106
- Civil actions, notice, exchange facilitators, 36a-837
- Community reinvestment, duties re, 36a-30
- Conflicts of interest, 36a-11
- Connecticut banks,
 - Compromising claims other than deposit claims, 36a-223(d)
 - Sale and disposition of personal property, 36a-223(d)
 - Sale or compromise of bad debt, 36a-223(d)
- Connecticut credit unions,
 - Compromising claims other than deposit claims, 36a-223(d)
 - Sale and disposition of personal property, 36a-223(d)
 - Sale or compromise of bad debt, 36a-223(d)
- Conservator appointed by, 36a-219
- Conversions,
 - Mutual institutions to capital stock bank,
 - Information regarding corporators provided to, 36a-136(g)
- Coordination of health and social services, 4-60p
- Credit discrimination, duties, 46a-67
- De novo branches, establishment by out-of-state bank, duties, 36a-412(a)
- Debt negotiation,
 - Enforcement powers, 36a-671a(b)
 - Fees or commissions for services,

- Review or reduction, 36a-671a(c)
- Schedules, 36a-671b(b)
- Hearings, 36a-671d(c), 36a-671(f)
- Investigations, 36a-671a(c)
- License fees, dishonored checks, 36a-671(f)
- Licensees,
 - Business changes, notice, 36a-671(b)
 - Names, approval, 36a-671(d)
- Surety bonds, 36a-671d
- Defined, 36a-2(10)
- Department head, as, 4-5
- Deputies, 4-8
- Dividends or funds, order restraining bank from paying, 36a-219
- Division within banking department for liquidating and administering banks in receivership or conservatorship, authorized, 36a-222(b)
- Duties, generally, 4-8
- Escrow accounts, interest, regulations, 49-2b
- Estimates of expenditures, submission of by commissioner, 36a-13
- Examinations, 36a-17
 - Reports,
 - Confidentiality of, 36a-21(a)
 - Exemptions, 36a-21(d)
 - Disclosure, 36a-21(b)
- Exchange facilitators, notice of civil actions, 36a-837
- Executive assistants, exempt from classified service, 5-198(10)
- Executive reorganization, reports re, 4-38j
- Facilities needs, duties re, 4b-23
- Fiduciary supervised by, rendering of accounts, 45a-177
- Holding companies,
 - Registration of, 36a-188
 - Reports prepared for federal authorities, submission to commissioner, 36a-188
 - Reports to commissioner, 36a-188
- Incumbent serving beyond length of term, 4-6
- Indebtedness to institutions under supervision of, 36a-11
- Indemnification of, 4-16a
- Indirect financial interests permitted, when, 36a-11
- Investigations, 36a-17
 - Reports,
 - Confidentiality of, 36a-21(a)
 - Exemptions, 36a-21(d)
 - Disclosure, 36a-21(b)
- Issuance of preferred shares, approval of, 36a-106
- Mergers, consolidations and acquisitions,
 - Mutual savings and loan association with and into reorganized savings institution, 36a-192

- Mutual savings bank with and into reorganized savings institution, 36a-192
- Out-of-state banks, by, approval, duties, 36a-412(a)
- Out-of-state trust companies, by, 36a-434d
- Mortgages,
 - Duties—*See* MORTGAGE LENDERS, CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS OR UNDERWRITERS, *at* Commissioner.
 - Home mortgage disclosure—*See* Home mortgage disclosure, this heading.
 - Licenses, 36a-719a
- Municipal funds, disclosure prior to deposit in public depository, 7-402(a)
- Notice to,
 - Discriminatory lending practices of banks and credit unions, all brokers and lenders by, 36a-534a
 - Exchange facilitators, civil actions, 36a-837
- Out-of-state banks,
 - Mergers, consolidations and acquisitions with,
 - Approval, duties, 36a-412(a)
- Out-of-state branches of Connecticut bank, examination and supervision, 36a-412(b)
- Out-of-state trust companies,
 - Mergers, consolidations, and acquisitions, 36a-434d
- Par value,
 - Amendment, approval, 36a-105
 - Increase or decrease, approval, 36a-107
- Powers, generally, 4-8
- Proceedings, 36a-17
- Public deposits, protection of, disclosure requirements, 4-33(a)
- Qualifications, 4-8
- Reduction in capital stock and number of shares, approval of, 36a-107
- Reports,
 - Conservators, quarterly reports, 36a-231(a)
 - Criminal violations of law, 36a-15
 - Financial literacy instruction, high school students, 10-16pp(c)
 - Governor, to, 36a-14, 36a-222(b)
 - Home financing, annual report, 36a-14(a)
 - Joint committee on appropriations and budgets of state agencies, to, 36a-14a
 - Joint committee on banks, to, 36a-14(b), 36a-251a
 - Receivers, quarterly reports, 36a-231(a)
 - Revenue collected, quarterly reports, 36a-14a
 - Truth-In-Lending Act, annual report, 36a-14(a)
- Resignation, 4-18
- Restrictions on, 36a-11
- Retirement date, continuance in office after, 5-164
- Securities, Uniform Act—*See* UNIFORM SECURITIES ACT, *at* Banking

- commissioner.
- Security deposits,
 - Investigation of complaints re, 47a-21(j)
 - Orders re, enforcement of, 47a-21(j)
 - Other actions, not precluded, 47a-21(l)
- Small loan business—*See* SMALL LOAN LENDERS.
- Subpoenas, designee may appear, 4-13a
- Supervisory information,
 - Confidentiality of, 36a-21(a)
 - Exemptions, 36a-21(d)
 - Disclosure, 36a-21(b)
- Term of office, 36a-11
- Vacancies, 4-19
- Violations of Deposit Account Contract Act, order to make restitution for, 36a-322
- Waiver of compliance with Deposit Account Contract Act by, when, 36a-323
- Bonds**, receipt of,
 - Injunctive relief, 36a-808
 - Investigation by, 36a-806
 - Licensing power, 36a-801
 - Suspension or revocation, 36a-804
 - Powers, 36a-809
 - Regulations, 36a-809
 - Unfair or deceptive practices, 36a-808
- Books and records**,
 - Annual audit, 36a-86
 - Copies, delivery to receiver or conservator, 36a-229
 - Delivery to receiver or conservator, 36a-229
 - Examination by shareholders, 36a-83
 - Failure to correctly record changes in assets or liabilities, 36a-54
 - False entries by officers, agents and employees, 36a-54
 - Possession of by receiver or conservator, 36a-223(c)
 - Retention,
 - Destruction of records after retention periods elapse, 36a-40
 - Failure to produce records, excuse for, 36a-40
 - Retention periods prescribed by commissioner, 36a-40
 - Savings bank insurance departments, examination of, 36a-285(g)(1)
 - Trustees under mortgage, examination and reports re, 36a-396(b)
- Business and industrial development corporations**,
 - Jurisdiction, 36a-632
 - Regulations, 36a-634
- Business Opportunity Investment Act**, duties under,
 - Administration of law, 36b-70
 - Advisory interpretations, 36b-77(e)
 - Good faith reliance on, 36b-77(g)

- Enforcement powers, 36b-72
- Investigative powers, 36b-71(a)
 - Court orders requiring person to appear, 36b-71(c)
 - Oaths, administration of, 36b-71(b)
 - Privilege against self-incrimination, 36b-71(d)
 - Subpoena power, 36b-71(b)

- Register of applicants, keeping, 36b-78

- Registration with, 36b-62(b)
 - Abandonment of application, 36b-68

- Exemptions, 36b-65(a)
 - Burden of proving, 36b-65(b)

- Stop orders, 36b-68

- Suspension or revocation, 36b-68

- Regulations, adopting, 36b-77(a)

- Adoption procedure, 36b-77(d)

- Financial statements, re, 36b-77(c)

- Hearings on, 36b-77(f)

- Policy, 36b-77(b)

Cease and desist orders, 36a-53(c)

- Actions of commissioner to be in accordance with the Uniform Administrative Procedure Act, 36a-52(a)

- Bank Holding Company and Bank Acquisition Act, 36a-187(a)

- Continuance of hearing, 36a-52(c)

- Hearings, 36a-52(a)

- Irrevocable proxies, voting trusts and voting agreements, 36a-112(b)

- Notice requirements, 36a-52(a)

- Set aside, limit or suspend cease and desist order, 36a-52(d)

- Temporary cease and desist orders, 36a-52(b), 36a-53(c)

- When notice deemed received, 36a-52(a)

Check cashing services,

- Actions regarding, 36a-587(b)

- Enforcement action, 36a-587(b)

- Fees, maximum, set by, 36a-585

- License,

- Application,

- Changes, notice, 36a-581(f)

- Investigations, 36a-581(e)

- Denial, 36a-581(e)

- Issuance, 36a-581(c)

- Renewal, refusal, 36a-587(a)

- Revocation, 36a-587(a)

- Suspension, 36a-587(a)

- Regulations re, 36a-588

- Violations, enforcement action, 36a-587(b)

Civil penalties, 36a-53(d)

- Actions of commissioner to be in accordance with the Uniform

- Administrative Procedure Act, 36a-50(a)
- Advertisements, misrepresentation of connection or affiliation, 36a-56a
- Breach of written agreement with commissioner, 36a-53(d)
- Engaging or participating in unsafe or unsound practice, 36a-53(d)
- Establishment or maintenance of office or transaction of banking business in violation of statute, penalties, 36a-425(e)
- Factors considered by commissioner, 36a-53(d)
- Failure to provide information, 36a-16(b)
- Failure to publish or file reports, 36a-16(a)
- Misuse of official position, 36a-53(d)
- Notice requirements, 36a-50(a)
- Violations of statute, regulation, rule or order, 36a-50(a), 36a-53(d)
 - Connecticut banks and Connecticut credit unions, by, 36a-53(d)
 - No other penalty provided, 36a-57
- Commissioner**—*See* Banking commissioner, this heading.
- Community credit unions,**
 - Certificates,
 - Incorporation, amendments,
 - Community reinvestment performance, considerations, 36a-37d
 - Community reinvestment performance,
 - Assessment, 36a-37a(c)
 - Evaluations, 36a-37a(d)
 - Membership expansions,
 - Community reinvestment performance, considerations, 36a-37d
 - Merger and consolidation,
 - Community reinvestment performance, considerations, 36a-37d
- Community reinvestment**—*See* COMMUNITY REINVESTMENT.
- Confidential information,**
 - Community reinvestment performance evaluation, confidential section, 36a-32(b)
 - Customer financial records, 36a-42
 - Examination reports, 36a-21(a)
 - Disclosure, 36a-21(b)
 - Exemptions, 36a-21(d)
 - Investigation reports, 36a-21(a)
 - Disclosure, 36a-21(b)
 - Exemptions, 36a-21(d)
 - Supervisory information, 36a-21(a)
 - Disclosure, 36a-21(b)
 - Exemptions, 36a-21(d)
- Conflict of interest,** 36a-11
- Connecticut banks,**
 - Interlocking directors, officers and employees, approval by, 36a-70(q)
 - Organization, feasibility studies, 36a-70(d)
 - Out-of-state branches or limited branches, establishment, duties, 36a-145(j)
- Connecticut credit unions**—*See* CONNECTICUT CREDIT UNIONS.

Consent agreements or orders, powers and duties, 36a-59(a)

Conservators,

Administrative expenses,

Payment, 36a-231(a)

Reimbursement, 36a-222(c)

Reports, 36a-231(a)

Agent of commissioner re duties as conservator, 36a-222(b)

Appointment of, 36a-219(a)

Capital stock Connecticut bank, for, petition of shareholders for, 36a-221

Commissioner as, 36a-222(a)

Federal Deposit Insurance Corporation as, 36a-222(a)

National Credit Union Administration as, 36a-222(a)

Superior court, by, 36a-220, 36a-221, 36a-222(a)

Attorney General to perform legal services required by commissioner re,
36a-222(b)

Bond, surety, 36a-222(a)

Commissioner, appointment as, 36a-222(a)

Connecticut banks,

Compromising claims other than deposit claims, 36a-223(d)

Sale and disposition of personal property, 36a-223(d)

Sale or compromise of bad debt, 36a-223(d)

Connecticut credit unions,

Compromising claims other than deposit claims, 36a-223(d)

Sale and disposition of personal property, 36a-223(d)

Sale or compromise of bad debt, 36a-223(d)

Discharge from further liability, 36a-239(b)

Division within banking department for liquidating and administering banks
in conservatorship, authorized, 36a-222(b)

Duty of, 36a-223(a)

Employees,

Immunity from liability, 36a-237h

Indemnification, 36a-237h(c)

Federal Deposit Insurance Corporation,

Appointment as, 36a-222(a)

Immunity from liability, 36a-237h

Indemnification, 36a-237h(c)

Issuance or levy of execution against Connecticut banks, restrictions on,
36a-235(b)

National Credit Union Administration, appointment as, 36a-222(a)

Powers of, 36a-223(c)

Privileges and immunities, 36a-237h

Property, delivery to, 36a-229

Receiver, discharge upon appointment of, 36a-239(b)

Records, delivery to, 36a-229

Refusal to deliver records or other property to, penalty, 36a-229

Reimbursement of expenses incurred in the administration of

conservatorships, 36a-222(c)

Reports,

Administrative expenses, 36a-231(a)

Commissioner,

Clerk of superior court, to, 36a-222(b)

Governor, to, 36a-222(b)

Quarterly reports to, 36a-231(a)

Superior court, quarterly reports to, 36a-231(a)

Settlements, 36a-237h(d)

Disapproval, 36a-237h(e)

Title to assets, business and property, passing of, 36a-222(d)

Violations of banking law,

Connecticut banks, by, 36a-50(b), 36a-53(d)

Connecticut credit unions, 36a-50(b), 36a-53(d)

Consumer collection agencies,

Enforcement action, 36a-808

Investigation by, 36a-806

Licensing, 36a-801

Denial, criminal history, 36a-801(c)

Suspension or revocation, 36a-804

Fees, dishonored checks, 36a-801(b)

Surety bond, cancellation, 36a-802

Powers, 36a-809

Receipt of bonds, 36a-802

Regulations, 36a-809

Unfair or deceptive practices, 36a-808

Violations, liability under other laws, 36a-807

Consumer credit reports, regulations, 36a-698

Conversions,

Connecticut bank to uninsured bank, 36a-139b

Approval, 36a-139b(f)

Certificates, 36a-139b(g)

Powers and duties, 36a-139b(e), 36a-139b(f)

Retail deposits, liquidation, notice, 36a-139b(e)

Trust bank to Connecticut bank able to accept retail deposits, 36a-139a

Approval, 36a-139a(e)

Certificates, 36a-139a(f)

Powers and duties, 36a-139a(e)

Uninsured bank to Connecticut bank able to accept retail deposits, 36a-139a

Approval, 36a-139a(e)

Certificates, 36a-139a(f)

Powers and duties, 36a-139a(e)

Cooperative agreements, powers and duties, 36a-59(b)

Coordinating agreements, powers and duties, 36a-59(b)

Coordination of health and social services, 4-60p

Credit discrimination, duties, 46a-67

Creditors' collection practices, regulations re, 36a-647

Criminal penalties,

Aiding and abetting,

Derogatory statements affecting financial condition of institutions, 36a-55

False entries by officers, agents and employees, 36a-54

False statements overvaluing land, property or security, 36a-56

Customer financial records disclosure prohibition, violations of, 36a-45

Derogatory statements affecting financial condition of banks or credit unions, 36a-55

Failure to correctly record change in assets or liabilities, 36a-54

False entries by officers, agents and employees, 36a-54

False statements or reports, 36a-56

Furnishing of financial records by officers or employees, Class C misdemeanor, 36a-45(a)

Inducing officers or employees to disclose financial records, Class C misdemeanor, 36a-45(b)

Refusal to deliver records or other property to receiver or conservator, 36a-229

Savings bank life insurance, refusal to appear before or obstruction of duty of insurance commissioner re, 36a-285(g)(2)

Violations,

Banking law, no other penalty provided, penalty for, 36a-57(a)

Regulations re limitations on withdrawals and receipts of deposits, 36a-216(a)

Willful and deliberate violations of banking law, no other penalty provided, penalty for, 36a-57(b)

Debt adjusters,

Books and records, review, 36a-659

Licensing, 36a-656

Regulations re, 36a-662

Revocation, suspension or refusal to renew license, 36a-657

Fees, dishonored checks, 36a-656(e)

Surety bond, cancellation, 36a-664(b)

Debt negotiation—*See* DEBT NEGOTIATION.

Declaratory rulings,

Confidential information, treatment of in file, 36a-22(b)

File of, maintained by banking department, 36a-22(b)

Good faith defense, 36a-22(a)

Reliance on, liability in a civil action, 36a-22(a)

Definitions, 36a-53(a)

Commissioner, 36a-2(10)

Department head, commissioner as, 4-5

Deputy commissioner, 4-8

Appointment of, 36a-12

Restrictions on, 36a-11, 36a-12

Dividends,

Maximum rate established by commissioner, when, 36a-217
Order restraining bank from paying dividends or funds, 36a-219

Duties, generally, 4-8

Electronic documents and notification to clients, 4-60r

Employees,

Appointment of, 36a-12
Borrowing from state employee credit union, 36a-12
Restrictions on, 36a-11, 36a-12
Transactions with banks and credit unions, 36a-12

Enforcement actions,

Actions of commissioner to be in accordance with the Uniform
Administrative Procedure Act, 36a-50(a)
Administrative penalties, 36a-50(a), 36a-53(d)
Advertisements, misrepresentation of connection or affiliation, 36a-56a
Bank Holding Company and Bank Acquisition Act, 36a-187
Breach of written agreement with commissioner, 36a-53(d)
Commission of or participation in a crime by directors or officers, 36a-53(b)
Commissioner to obtain relevant information from federal agencies, 36a-
53(e)
Debt negotiation, 36a-671a(b)
Engaging or participating in unsafe or unsound practice, 36a-53(d)
Hearings, 36a-50(a)
Misuse of official position, 36a-53(d)
Directors or officers, by, 36a-53(b)
Negligent performance of duties by directors or officers, 36a-53(b)
Notice requirements, 36a-50(a)
Office used to enable foreign banking corporation or holding company to
engage in banking business, action of commissioner re, 36a-425(b)
Removal of directors and officers from office, 36a-53(b)
Show-cause hearing for directors and officers, 36a-53(b)
Suspension of directors and officers, 36a-53(b)
Violations,
Banking law,
Bank directors and officers, by, 36a-53
Connecticut banks, by, 36a-53(d)
Connecticut credit unions, by, 36a-53(d)
No other penalty provided, penalty for, 36a-57
Deposit Account Contract Act, order to make restitution for, 36a-322
Statute, regulation, rule or order, 36a-50(a), 36a-53(d)
Warning to discontinue delinquency, 36a-53(b)
When notice deemed received, 36a-50(a), 36a-53(b)

Entities exercising fiduciary powers,

Examinations, 36a-382
Illegal or improper action, procedure, 36a-383
Licensing, 36a-380

Escrow accounts, interest, regulations, 49-2b

Examinations,

- Access to principal place of business, 36a-17
- Accounting forms, 36a-19
- Assessment of bank's community reinvestment record by commissioner in connection with, 36a-32
- Availability of records, 36a-17
- Costs of examinations paid by licensees, 36a-17
- Electronic data processing servicers, 36a-17
- Entities exercising fiduciary powers, examination of, 36a-382
- Holding companies, 36a-188
- Impairment of capital, examination upon finding, 36a-218
- Mortgage servicers, 36a-719i
- Power of commissioner re, 36a-17
- Real estate, appraisal of, 36a-20
- Reports,
 - Confidentiality of, 36a-21(a)
 - Exemptions, 36a-21(d)
 - Disclosure, 36a-21(b)
- Savings bank insurance departments, examination of, 36a-285(g)(1)
- Subpoenas, 36a-17
- Trustees under mortgage, examination of trustee accounts, 36a-396(b)

Exchange facilitators, banking commissioner, notice of civil actions, 36a-837

Executive assistants, exempt from classified service, 5-198(10)

Executive department, banking department within, 4-38c

Executive reorganization, reports re, 4-38j

Expenditure requirements, estimates, 36a-13

Expenses of office,

- Assessment, 36a-65(a)
- State banking fund, 36a-65(b)
- Trust department examinations, fee, 36a-65(c)

Facilities needs, duties re, 4b-23

Federal credit unions—*See* FEDERAL CREDIT UNIONS.

Fees,

- Acquisition statement investigation and processing fee, 36a-65(d)(2)
- Application investigation and processing fees, 36a-65(d)(1)
- Branch closing notice processing fee, 36a-65(d)(3)
- Entities exercising fiduciary powers, annual license fee, 36a-382
- Investigations, 36a-65(d)(4)
- Trust department examinations, 36a-65(c)
- Trustees under mortgage, annual fee, 36a-396(c)

Fiduciary supervised by, rendering of accounts, 45a-177

Foreign banks, duties re,

- Acquisition of control or merger, notice, prescribing forms, 36a-428i(a)
- Assessments for expenses of commissioner, assets considered, 36a-428b(e)
- Change of place of business, corporate name, or purpose, notice, 36a-428f

- Commissioner taking possession of banks, grounds, 36a-428n(b)
- Assumption or repudiation of contracts and leases, 36a-428n(i)
- Creditor's claims, 36a-428n(e)
 - Documentary evidence to prove claim, 36a-428n(l)
- Domiciliary liquidator, 36a-428n(f)
- Order to show cause, 36a-428n(d)
- Receiver, 36a-428n(f)
- Safe deposit boxes, notice to customers to remove personal property from, 36a-428n(h)
 - Disposition of unclaimed property, 36a-428n(h)
- Seizure of assets, notice, 36a-428n(g)
- Title vesting with commissioner, 36a-428n(c)
- Deposit of assets, requiring, 36a-428c(a), 36a-428c(b)
- Examination or investigation by commissioner, 36a-428l(a)
 - Oaths and subpoenas, 36a-428l(b)
- Involuntary liquidation, 36a-428k(e), 36a-428n(b)
 - Assumption or repudiation of contracts and leases, 36a-428n(i)
 - Creditor's claims, 36a-428n(e)
 - Documentary evidence to prove claim, 36a-428n(l)
 - Domiciliary liquidator, 36a-428n(f)
 - Federal liens and perfected security interests exemption, 36a-428n(e)
 - Order to show cause, 36a-428n(d)
 - Receiver, 36a-428n(f)
 - Safe deposit boxes, notice to customers to remove personal property from, 36a-428n(h)
 - Disposition of unclaimed property, 36a-428n(h)
 - Title vesting with commissioner, 36a-428n(c)
- License application forms, prescribing, 36a-428a(a), 36a-428g(a)
- Revocation, suspension, or refusal of renewal of license, 36a-428j
- Taking possession, 36a-428k(e)
- Voluntary liquidation, approval of plan of liquidation, prescribing notice of intention, 36a-428k(c)

Foreign trust companies, 36a-434a to 36a-434d

Forms,

- Electronic, 4-60s
- Inventory, 4-60s

Hearings,

- Acquisition of beneficial ownership of voting securities, public hearing on, 36a-24
- Actions of commissioner to be in accordance with the Uniform Administrative Procedure Act, 36a-50(a), 36a-51(b), 36a-52(a)
- Cease and desist orders, 36a-52(a)
- Continuance of cease and desist order hearing, 36a-52(c)
- Conversion applications, denial of, 36a-135(b)
- Enforcement actions, 36a-50(a), 36a-53(b)
- Final disposition of money by receiver, hearing on, 36a-236

- License suspension, revocation and refusal to renew, 36a-51(b)
- Notice requirements, 36a-50(a), 36a-51(a), 36a-52(a), 36a-53(b)
- Organization of Connecticut banks,
 - Application, 36a-70(e)
 - Publication requirements, 36a-70(f)
- Plans of conversion, 36a-135(a), 36a-137(a)
- Removal of directors and officers from office, 36a-53(b)
- Show-cause hearing for directors and officers, 36a-53(b)
- Violation of banking law,
 - By bank directors and officers, 36a-53
 - By Connecticut banks, 36a-53
 - By Connecticut credit unions, 36a-53
- When notice deemed received, 36a-50(a), 36a-51(a), 36a-52(a), 36a-53(b)

Home mortgage disclosure,

- Analysis, 36a-743
- Cease and desist orders, 36a-741(a)
- Enforcement action, 36a-741(b)
- Housing needs, analysis re, 36a-743
- Information provided by financial institutions, failure, 36a-739
- Mortgage loan data, regulations, 36a-738
- Regulations re, 36a-744

Impairment of capital,

- Appointment of receiver or conservator for capital stock Connecticut bank,
 - Action for, 36a-218
 - Petition of shareholders for, 36a-221
- Examination by commissioner upon finding, 36a-218
- Notice to bank to make good, 36a-218
- Order to discontinue receiving and paying deposits upon finding, 36a-218

Incumbent serving beyond length of term, 4-6

Indebtedness of employees, restrictions, 36a-12

Indemnification of, 4-16a

Information-sharing agreements, powers and duties, 36a-59(b)

Injunctions,

- Acquisition of voting securities, injunction against, 36a-186
- Dissolution of injunction against receiver, application for, 36a-234
- Entities exercising fiduciary powers, injunction restraining, 36a-383
- Establishment or maintenance of office or transaction of banking business in violation of statute, injunction re, 36a-425(f)
- Permanent and temporary, 36a-50(b)
- Restraining,
 - Bank from conducting business, injunction re, 36a-220
 - Savings bank insurance department from conducting business, injunction re, 36a-285(g)(3)
- Set aside, limit or suspend cease and desist order, 36a-52(d)
- Trustees under mortgage, injunction restraining, 36a-399(a)
- Violations of banking law,

Connecticut banks, by, 36a-50(b), 36a-53(d)
Connecticut credit unions, by, 36a-50(b), 36a-53(d)
Credit union service organizations, by, 36a-53(d)
Violations of statute, regulation, rule or order, 36a-50(b)

Insurance and financial services export zone companies, regulation, investigation, and examination, 32-535(a)

Interest, maximum rate established by commissioner, when, 36a-217

Interests of depositors jeopardized by nonliquid assets,

Costs and expenses assessed against the bank, 36a-216(c)
Limit or postpone payments of deposits or share account payments, order to, 36a-216(a)
Powers of commissioner re, 36a-216(a)
Receipt of deposits to be invested in approved liquid assets, authorization for, 36a-216(a)
Restrict all or part of business, order to, 36a-216(a)
Time and amount of deposit or share account payments, regulation of, 36a-216(a)
Violation of regulations re, penalties, 36a-216(a)

Interlocking directors, officers and employees, approval by, 36a-70(q)

Investigations,

Access to principal place of business, 36a-17(d)
Availability of records, 36a-17(d)
Commissioner to obtain relevant information from federal agencies, 36a-53(e)
Connecticut credit unions,
Certificates of incorporation, 36a-437a
Fees, 36a-65(d)(4)
Irrevocable proxies, voting trusts and voting agreements, 36a-112(b)
Mortgage servicers, 36a-719i
Powers of banking commissioner re, 36a-17
Real estate, appraisal of, 36a-20
Reports,
Confidentiality of, 36a-21(a)
Exemptions, 36a-21(d)
Disclosure, 36a-21(b)
Subpoenas, 36a-17(c), 36a-17(e)
Violations of banking law,
Bank directors and officers, by, 36a-53
Connecticut banks, by, 36a-53
Connecticut credit unions, by, 36a-53
Credit union service organizations, by, 36a-53

Letters of understanding, powers and duties, 36a-59(a)

License,

Actions of commissioner to be in accordance with the Uniform Administrative Procedure Act, 36a-51(b)
Cost of examination paid by licensees, 36a-17(f)

Emergencies, summary suspensions, 36a-51(a)

Entities exercising fiduciary powers, 36a-380

Hearings, 36a-51(b)

Check cashing services, automatic suspension, fees, dishonored checks,
36a-582(b)

Notice requirements, 36a-51(a)

Refusals to renew, 36a-51

Revocations, 36a-51

Surrender of, 36a-51(c)

Suspensions, 36a-51

When notice deemed received, 36a-51(a)

Limitation on withdrawals in public interest,

Costs and expenses assessed against the bank, 36a-216(c)

Limit or postpone payments of deposits, order to, 36a-216(a)

Powers of commissioner re, 36a-216(a)

Receipt of deposits to be invested in approved liquid assets, authorization
for, 36a-216(a)

Restrict all or part of business, order to, 36a-216(a)

Time and amount of deposit payments, regulation of, 36a-216(a)

Violation of regulations re, penalties, 36a-216(a)

Loan brokers, regulations re, 36a-620

Memoranda of understanding, powers and duties, 36a-59(a)

Money transmission licensees,

Annual financial report, filed with, 36a-606(a)

Additional reports, 36a-606(c)

Approval of license, 36a-600(a)

Civil penalties, proceeding upon surety bond to collect, 36a-602(a)

Denial of licenses, 36a-600(b)

Enforcement action, 36a-608(c)

Examination of licensees, 36a-605

Investigations and hearings by, 36a-600(a), 36a-608(a)

License obtained from commissioner, 36a-597

Application for license, 36a-598(a)

Name change, approval, 36a-598(d)

Regulations, adoption of, 36a-610

Renewal of license, duties re, 36a-601

Surety bond, filed with the commissioner, 36a-602(a)

Suspension or revocation of license, 36a-608(b)

Termination of agency, 36a-608(d)

Termination of contract with agent, notice, 36a-597

Mortgage servicers,

Investigations, 36a-719i

Suspension or revocation of licenses, 36a-719j

Mortgages, 36a-261

Alternative mortgages, regulations, 36a-265(g)

Appraisal practices, regulations re, 36a-755(e)

Duties re—*See* MORTGAGE LENDERS, CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS OR UNDERWRITERS.

Home mortgage disclosure—*See* Home mortgage disclosure, this heading.

Loan originators,

Disciplinary and employment history, confidentiality, exemptions, 36a-21(e)

Municipal funds, disclosure prior to deposit in public depository, 7-402(a)

Notice,

Electronic notification to clients, 4-60r

Insurance commissioner, denied or suspended registrations, 38a-702t

Orders,

Bank Holding Company and Bank Acquisition Act, 36a-187(a)

Cease and desist orders, 36a-52, 36a-53(c)

Civil penalties, imposition of, 36a-50(a)

Directors and officers,

Removal from office, 36a-53(b)

Suspension of, 36a-53(b)

Discontinuing receiving and paying deposits upon finding an impairment of capital, 36a-218

Enforcement actions, 36a-50, 36a-53

Enforcing compliance with, 36a-50(b)

Entities exercising fiduciary powers, order appointing successor trustee for, 36a-383

License surrender, effectiveness of, 36a-51(c)

Limiting or postponing payments of deposits, 36a-216(a)

Organization of Connecticut banks,

Feasibility studies and financial forecasts, 36a-70(e)

Reserve requirements, 36a-120(b)

Restitution, 36a-50(b)

Restraining bank from paying out funds or receiving moneys, 36a-219(a)

Restraining orders, 36a-50(b)

Restricting all or part of business, 36a-216(a)

Trustees under mortgage, order appointing successor trustee for, 36a-399(a)

Violations of banking law,

Connecticut banks, by, 36a-53

Connecticut credit unions, by, 36a-53

Credit union service organizations, by, 36a-53

Violations of Deposit Account Contract Act, order to make restitution for, 36a-322

Writ of mandamus, 36a-50(b)

Out-of-state banks, branches, enforcement actions re, 36a-412

Out-of-state trust companies, 36a-434a to 36a-434d

Powers and duties, 4-8, 36a-59

Community banks, regulation, 36a-70(r)

Community development banks, regulation, 36a-70(s)

Connecticut credit unions, 36a-435a to 36a-472a

Out-of-state banks, branches, enforcement actions re, 36a-412

Public deposits, protection of—*See* BANKS AND BANKING, *at* Public deposits.

Public official or employee,

Employment to appear before, limitation, 1-84(d)

Former, certain activities restricted, 1-84b(c)

Qualifications, 4-8

Receivers,

Abandoned property, duties, 36a-226a(b)

Accounts of receiver, examination by court, 36a-236

Acquisition of assets and business by bank or out-of-state bank from receiver of Connecticut bank or Connecticut credit union, approval, 36a-210(c)

Administrative expenses,

Payment, 36a-231(a)

Reimbursement, 36a-222(c)

Reports, 36a-231(a)

Agent of commissioner re duties as receiver, 36a-222(b)

Agreements, validity, 36a-228

Appointment of, 36a-220

Commissioner as, 36a-222(a)

Federal Deposit Insurance Corporation as, 36a-222(a)

National Credit Union Administration as, 36a-222(a)

Superior court, by, 36a-222(a)

Appraisals,

Assets of bank in receivership, 36a-226

Attachments, dissolution of, 36a-227(a)

Attorney General to perform legal services required by commissioner re, 36a-222(b)

Authority of directors, officers and agents, effect of appointment of receiver on, 36a-227(b)

Bailment,

Contracts, termination, 36a-226a(a)

Unclaimed property, duties, 36a-226a(b)

Bond, surety, 36a-222(a)

Books and records,

Admissible as evidence, 36a-222(e)

Audits, superior court orders, 36a-231(b)

Copies, 36a-229

Delivery to receiver, 36a-229

Capital stock Connecticut bank, petition of shareholders for receiver, 36a-221

Civil actions,

Limitation of actions, 36a-222(f)

Orders and judgments not binding unless receiver made party to suit, 36a-

- 222(f)
- Receiver records, admissible as evidence, 36a-222(e)
- Superior court, exclusive jurisdiction, 36a-222(e)
- Claims,
 - Bank in receivership of,
 - Against estate, 36a-237f
 - Not barred against the receiver, 36a-230
 - Deposits, presented for, 36a-225
 - Filing procedures, 36a-237f
 - Lessors, of, 36a-228
 - Limitation of time for presenting to, 36a-225
 - Marshaling of, 36a-237
- Commissioner, appointment as, 36a-222(a)
- Connecticut banks,
 - Sale and disposition of personal property, 36a-223(d)
- Connecticut credit unions,
 - Sale and disposition of personal property, 36a-223(d)
- Contracts, validity, 36a-228
- Conversion of assets into money, 36a-226
- Court orders not binding unless receiver made party to suit, 36a-222(f)
- Creditors, application for court order to receiver by, 36a-232
- Deposit of money collected, 36a-226
- Deposits for hire,
 - Contracts, termination, 36a-226a(a)
 - Unclaimed property, duties, 36a-226a(b)
- Discharge from further liability, 36a-239(a)
- Dissolution of injunction against, application for, 36a-234
- Division within banking department for liquidating and administering banks
 - in receivership, authorized, 36a-222(b)
- Duties of, 36a-223(b)
 - Receiver authorized to seek advice of court re, 36a-226
 - Unclaimed property, 36a-226a(b)
- Employees,
 - Immunity from liability, 36a-237h
 - Indemnification, 36a-237h(c)
- Evidence, records admissible as, 36a-222(e)
- Executory contracts for services or advertising, termination of, 36a-228
- Federal Deposit Insurance Corporation,
 - Appointment as, 36a-222(a)
 - Subrogation to rights of depositors, 36a-238
- Final disposition of money by receiver, order for, 36a-236
- Funds and property in hands of receiver, not subject to foreign attachment,
 - 36a-233
- Immunity from liability, 36a-237h
- Impairment of capital, appointment of upon finding, 36a-218
- Indemnification, 36a-237h(c)

- Insufficient assets to pay all claims, 36a-237
- Inventories,
 - Assets of bank in receivership, 36a-226
 - Unclaimed property, 36a-226a(b)
- Issuance or levy of execution against Connecticut banks, restrictions on, 36a-235(b)
- Judgments not binding unless receiver made party to suit, 36a-222(f)
- Levies of execution, dissolution of, 36a-227(a)
- Liens,
 - Not to attach to assets of bank in receivership, 36a-227(b)
 - Voidable actions, 36a-235(a)
- Limitation of actions, 36a-222(f)
- Mailing of notice, 36a-225
- Marshaling of claims, 36a-237
- Mutual holding company not controlling a subsidiary holding company, appointment of receiver to wind up affairs of, 36a-194(e)
- National Credit Union Administration,
 - Appointment as, 36a-222(a)
 - Subrogation to rights of depositors, 36a-238
- Notice, 36a-225
 - Appointment of receiver, posting, 36a-227(b)
 - Injunction, posting, 36a-227(b)
 - Unclaimed property, 36a-226a(b)
- Obligation of bank as lessee, termination of, 36a-228
- Orders re proceedings and actions of receiver, 36a-226
- Powers of, 36a-223(c)
- Priority of distribution, 36a-237
- Privileges and immunities, 36a-237h
- Property, delivery to receiver, 36a-229
- Public deposits, ascertainment of amounts by, 36a-334
- Publication,
 - Notice, 36a-225
 - Unclaimed property notice, 36a-226a(b)
- Records, examination by committee of clients, depositors or shareholders, 36a-224
- Refinancing or reorganization, plans of, 36a-224
- Refusal to deliver records or other property to receiver, penalties, 36a-229
- Reimbursement of expenses incurred in the administration of receiverships, 36a-222(c)
- Reopening and resuming business, 36a-224
- Reports, 36a-226
 - Administrative expenses, 36a-231(a)
 - Commissioner,
 - Clerk of superior court, to, 36a-222(b)
 - Governor, to, 36a-222(b)
 - Quarterly reports to, 36a-231(a)

- Superior court, quarterly reports to, 36a-231(a)
- Safe-deposit boxes,
 - Leases, termination, 36a-226a(a)
 - Unclaimed property, duties, 36a-226a(b)
- Savings bank insurance department, receiver for, 36a-285(g)(3)
- Settlements, 36a-237h(d)
 - Disapproval, 36a-237h(e)
- Superior court,
 - Appointment by, 36a-220 to 36a-223
 - Civil actions, exclusive jurisdiction, 36a-222(e)
 - Quarterly reports to, 36a-231(a)
- Title to assets, business and property, passing of, 36a-222(d)
- Transfer of property or assets, voidable actions, 36a-235(a)
- Unclaimed property, duties, 36a-226a(b)
- Vaults and safes,
 - Leases, termination, 36a-226a(a)
 - Unclaimed property, duties, 36a-226a(b)
- Violations of banking law,
 - Action to enjoin and enforce compliance, 36a-50(b)
 - Connecticut banks, by, 36a-50(b), 36a-53(d)
 - Connecticut credit unions, by, 36a-50(b), 36a-53(d)
 - Credit union service organizations, by, 36a-53(d)

Regulations, 36a-10

- Alternative mortgage loans, 36a-265(g)
 - Disclosures, 36a-265(d)(1)
- Automated teller machines, 36a-155(b)
- Bank Holding Company and Bank Acquisition Act, 36a-187(a)
- Business and industrial development corporations, 36a-634
- Capital stock to mutual conversions, 36a-138(a)
- Check cashing services, 36a-588
 - Maximum fees, 36a-585
 - State checks, 36a-305
- Collective managing agency accounts, 36a-368
- Community banks, 36a-70(r)
- Community development banks, 36a-70(s)
- Community reinvestment, 36a-32(d)
 - Consumer protection requirements re transactions, 36a-34(b), 36a-34(c)
- Consumer collection agencies, re, 36a-809
- Consumer credit reports, re, 36a-698
- Creditors' collection practices, 36a-647
- Debt adjusters, 36a-662
- Execution against debts due from financial institution,
 - Judgment debtor a natural person, 52-367b
 - Judgment debtor other than a natural person, 52-367a
- Home banking, 36a-155(b)
- Home mortgage disclosure, re, 36a-744

- Mortgage loan data, 36a-738
- Insider loans, 36a-263
- International banking facilities, 36a-250(a)(35)
- Loan brokers, 36a-620
- Maximum rate of dividends, interest, 36a-217
- Money transmission licensees, 36a-610
- Mortgage appraisal practices, 36a-755(e)
- Mortgage escrow accounts, interest on, 49-2b
- Mortgage loans secured by leasehold interests, 36a-261(q)
- Mutual funds, 36a-250(a)(32)
- Mutual holding companies, 36a-198
- Mutual to capital stock conversions, 36a-136(j)
- Mutual to mutual conversions, 36a-135(a)(1)
- Protection from foreclosure, interest on restructured mortgage debt, 49-31j
- Protection of banks in financial distress, 36a-216(a)
- Public deposits, 36a-332
- Real estate broker or salesperson acting as mortgage broker, 20-325c
- Record retention, 36a-34
- Sales finance companies, re, 36a-544
- Satellite devices, 36a-155(b)
- Small loan lenders, re, 36a-570
- Supervision and examination of out-of-state banks, 36a-412
- Tenant security deposits, 47a-21(j)(3)
- Truth-In-Lending Act, pursuant to, 36a-679, 36a-683(f)
 - Record retention, 36a-684
- V.A. mortgage loans, 36a-261(l)
- Relevant information**, obtaining from federal agencies, 36a-53(e)
- Reports**,
 - Audit reports,
 - Commissioner, to, 36a-86(a)
 - Governing board, to, 36a-86(a)
 - Call reports, 36a-16(a)
 - Check cashing services, 36a-584(c)
 - Commissioner, of,
 - Banks in receivership or conservatorship, to, 36a-222(b)
 - Clerk of superior court as receiver or conservator, to, 36a-222(b)
 - Criminal violations of law, re, 36a-15
 - Governor, to, 36a-14
 - Home financing, annual report, 36a-14(a)
 - Joint committee on banks, to, 36a-14(b), 36a-251a
 - Revenue collected, quarterly reports, 36a-14a
 - Truth-In-Lending Act, annual report, 36a-14(a)
 - Condition and income reports, 36a-16(a)
 - Confidentiality of, 36a-21(a)
 - Disclosure, 36a-21(b)
 - Exemptions, 36a-21(d)

Connecticut banks, of, 36a-16(a)
Criminal violations of law, 36a-15
Entities exercising fiduciary powers, reports of, 36a-382
Failure to file reports or provide information, 36a-16(a), 36a-16(b)
Governor, annual report of commissioner to, 36a-14
Holding companies,
 Reports prepared for federal authorities, submission to commissioner, 36a-188
Home financing, annual report, 36a-14(a)
Indebtedness to Connecticut banks by bank directors, executive officers, and principal shareholders, reports to commissioner re, 36a-263(c)
Joint committee on banks, report of commissioner to, 36a-14(b), 36a-251a
Mutual holding companies, financial statements and reports of, 36a-196(d)
Qualified public depositories, reports to commissioner, 36a-338(a)
Reorganized savings institutions, financial statements and reports of, 36a-196(d)
Revenue collected, quarterly reports, 36a-14a
Savings bank life insurance departments,
 Annual statement of insurance department financial condition, filing with insurance commissioner, 36a-285(h)
 Statement of condition, annual report of insurance commissioner re, 36a-285(g)(4)
Trustees under mortgage, reports of, 36a-396(b)
Truth-In-Lending Act, annual report, 36a-14(a)

Reserve requirements,

 Against deposits, changes by commissioner, 36a-217
 Amount and form, 36a-120(a)
 Connecticut banks, 36a-120
 Connecticut credit unions, 36a-120
 Order of commissioner, 36a-120(b)

Resignation, 4-18

Restraining orders,

 Commissioner, application to superior court for, 36a-219(a)
 Governing board, application for, 36a-219(a)
 Injunction restraining bank from conducting business, 36a-220
 Notice requirements re, 36a-219(b)
 Restraining bank from paying out funds or receiving moneys, 36a-219(a)
 Revocation or modification of, 36a-219(b)

Retail installment sales financing, enforcement action, 36a-788

Retirement date, continuance in office after, 5-164

Revenue collected, quarterly reports, 36a-14a

Rules and regulations,

 Connecticut credit unions, 36a-471a
 Mortgage servicers, 36a-719k

Sales finance companies,

 Actions concerning, 36a-543(d)

- Enforcement action, 36a-543(d)
- Licensing, 36a-537, 36a-538, 36a-539, 36a-541
- Refusal to renew license, 36a-543
- Regulations, 36a-544
- Renewal of license, 36a-542
- Revocation of license, 36a-543
- Suspension of license, 36a-543
- Violations, enforcement action, 36a-543(d)

Securities, Uniform Act—*See* Uniform Securities Act, duties under, this heading; UNIFORM SECURITIES ACT.

Security deposits,

- Investigation of complaints re, 47a-21(j)
- Orders re, enforcement of, 47a-21(j)
- Other actions, not precluded, 47a-21(l)

Small loan lenders—*See* SMALL LOAN LENDERS.

State banking fund,

- Amounts expended from pursuant to appropriation by General Assembly, 36a-65(b)
- Banking department, expenses of, assessments to meet, 36a-65(a)
- Comptroller to determine expenses of banking department, 36a-65(b)
- Estimates of expenditures, submission of by commissioner, 36a-13
- Expenditure requirements, estimates of, 36a-13
- Policy and management office secretary to examine annually, 36a-65(b)
- Receiverships and conservatorships, expenses incurred in administration of, reimbursement of credited to fund, 36a-222(c)
- Special fund known as, 36a-65(b)
- State treasurer to place funds received from commissioner in, 36a-65(b)

Stipulations, powers and duties, 36a-59(a)

Subpoenas, designee may appear, 4-13a

Superior court actions,

- Accounts of receiver, examination by court, 36a-236
- Assets of bank in receivership, inventory and appraisal of, 36a-226
- Bank Holding Company and Bank Acquisition Act, 36a-187(b)
- Cease and desist order, set aside, limit or suspend, 36a-52(d)
- Claims, limitation of time for presenting to receiver, 36a-225
- Conservator, discharge, 36a-239(b)
- Costs, recoverable by the state, 36a-50(b)
- Creditor's application for order to receiver, 36a-232
- Dissolution of injunction against receiver, application for, 36a-234
- Entities exercising fiduciary powers,
 - Injunction restraining, 36a-383
 - Order appointing successor trustee for, 36a-383
- Final disposition of money by receiver, order for, 36a-236
- Impairment of capital, appointment of receiver upon finding, 36a-218
- Injunctions,
 - Restraining bank from conducting business, 36a-220

- Restraining savings bank insurance department from conducting business, 36a-285(g)(3)
- Mutual holding company not controlling a subsidiary holding company, appointment of receiver to wind up affairs of, 36a-194(e)
- Orders,
 - Proceedings and actions of receiver, re, 36a-226
 - Restraining bank from paying dividends or funds, 36a-219(a)
- Receivers,
 - Administrative expenses, objections, 36a-231(a)
 - Appointment, 36a-220
 - Petition of shareholders for, 36a-221
 - Authorized to seek advice of court re duties, 36a-226
 - Books and records, audits, 36a-231(a)
 - Claims, appeals, 36a-237f(h)
 - Discharge, 36a-239(a)
- Refinancing or reorganization, plans of, 36a-224
- Reports and statements of account of receiver, 36a-226
- Reports, receiverships or conservatorships, 36a-231(a)
- Savings bank insurance department, receiver for, 36a-285(g)(3)
- Seizure or sequestration of securities, 36a-186
- Trustees under mortgage,
 - Injunction restraining, 36a-399(a)
 - Order appointing successor trustee for, 36a-399(a)
- Unlawful acquisition of voting securities, injunction against, 36a-186
- Violation of statute, regulation, rule or order, 36a-50(b)
- Supervisory information,**
 - Confidentiality of, 36a-21(a)
 - Exemptions, 36a-21(d)
 - Disclosure, 36a-21(b)
- Suspension or revocation,**
 - Mortgage servicers, licenses, 36a-719j
- Tender Offer Act,** duties under,
 - Administration of chapter, 36b-48(a)
 - Attorney for service of process, out-of-state offerors, 36b-52
 - Bond, not required to post, 36b-50
 - Exemptions, made by, 36b-48(c)
 - Fees and costs, 36b-49
 - Filing of statement, direction of, 36b-48(d)
 - Hearing on tender offer, 36b-44, 36b-45
 - Injunction against violations, 36b-50
 - Purchase of security prohibited while proceeding brought by commissioner is pending, 36b-47(e)
- Registration statements,
 - Filing fee, 36b-49(a)
 - Filing with, 36b-42, 36b-43(a)
- Regulations, 36b-48(b)

Schedule 14D-1, filing with, 36b-42, 36b-43(b)

Withdrawal by offeree, rules re, 36b-47(b)

Troubled financial institutions, deposit of assets, 36a-215

Trustees under mortgage,

Deposit of funds, 36a-397

Examination, 36a-396(b)

Notice of trust, 36a-396(a)

Successor trustee, appointment, 36a-399(b)

Violations of law, 36a-399(a)

Truth-In-Lending Act,

Counseling, programs and studies, 36a-684(b)

Disclosure errors and adjustments, 36a-684(d)

Disclosure rules, action re, 36a-683(j), 36a-683(k)

Enforcement, 36a-684(a)

Inconsistent law, effect, 36a-680

Powers, generally, 36a-684(b)

Records, maintenance and retention of, 36a-684(c)

Regulations pursuant to, 36a-679, 36a-683(f)

Uniform Securities Act, duties under,

Administration of chapter, 36b-25(a)

Advisory interpretations, issuance, 36b-31(f)

Cease and desist orders, 36b-27(a)

Cooperation with other agencies, 36b-31(c)

Declaratory orders, issuance, 36b-31(f)

Disgorgement, orders to make, 36b-27(b)

Filing of documents, 36b-32(a)

Financial reports required, 36b-14

Findings, 36b-24

Hearings, 36b-27(d), 36b-31(g)

Information obtained, use and disclosure, 36b-25(b)

Injunctions, 36b-27(e)

Investigative powers, 36b-26(a)

Court orders requiring person to appear, 36b-26(c)

Enforcement, 36b-27

Injunctions, 36b-27(e)

Oaths, administration of, 36b-26(b)

Privilege against self-incrimination, 36b-26(d)

Subpoena power, 36b-26(b)

Investment advisers, prohibited activities, 36b-5

Material intended for distribution, filing, 36b-22

No action determinations, issuance, 36b-31(f)

Notice of violations, 36b-27(d)

Powers, stop orders, issued when, 36b-20

Public records, copies, 36b-32(d)

Records required, 36b-14

Register of applications, statements, orders, 36b-32(b)

Register of branch offices, broker-dealer agents, investment advisers or investment adviser agents, entering names on, 36b-8
Registration of broker-dealer, agent, investment adviser, 36b-7 to 36b-15
Regulatory power,
 Adoption of regulations, 36b-31(e)
 Cooperation with other states and SEC, 36b-31(b)
 Finding necessary to regulate, 36b-31(b)
 Good faith defense, 36b-31(h)
 Regulations permitted, 36b-31(a), 36b-31(d)
Restitution, orders to make, 36b-27(b)
Securities, registration, 36b-17 to 36b-21
Service of process, appointment as attorney for, 36b-33(g)
Use and disclosure of information obtained under, 36b-25(b)

Vacancies, 4-19

Voting restrictions on bank stock,

 Irrevocable proxies, validity of, 36a-112(b)
 Voting agreements, validity of, 36a-112(b)
 Voting of stock held in trust, 36a-112(a)
 Voting trusts, validity of, 36a-112(b)

BANKRUPTCY

Comptroller, claims of state brought by, 3-112

Congress to legislate, U.S. Const. I: 8

Federal claim or judgment to be recorded, 47-36

Homestead exemption—*See* POSTJUDGMENT REMEDIES, *at* Exemptions from.

Itinerant vendor, sworn statement before advertising special sale, 21-33

Liquor permittee or backer, continuation of business, 30-14

Money transmission, banking commissioner, notice, 36a-598(e)

Mortgage foreclosure, opening strict foreclosure judgment, 49-15(b)

Nursing homes, notice, 19a-549a

Real estate brokers and salespersons, trustees in bankruptcy, applicability of licensing provisions, 20-329

Retail installment sales financing, motor vehicle sale, repossession, 36a-785(a)

Stay, mortgages, foreclosure, 49-15

BANKS AND BANKING

See also **BANKING COMMISSIONER AND DEPARTMENT.**

See also **CONNECTICUT BANKS.**

Abandoned property held by, escheat of, 3-57a, 3-60a

Acceptances, civil list funds invested in, 3-31a

Accounts—*See* Deposits and accounts, this heading.

Acquisitions—*See* **BANK MERGERS, CONSOLIDATIONS AND ACQUISITIONS.**

Advertisements, bank name or trademark, misrepresentation of connection or

affiliation, 36a-56a

Affiliates, defined, 36a-2(1)

Aiding and abetting,

Derogatory statements affecting financial condition of institutions, 36a-55

False entries by officers, agents and employees, 36a-54

False statements overvaluing land, property or security, 36a-56

Alias tax warrants, service on financial institutions, 12-162

Alternative mortgage loans—*See* CONNECTICUT BANKS.

Annual percentage yield, defined, 36a-316(1)

Applicability of law, 36a-1

Applicant, defined, 36a-2(2)

Armed forces, consumer credit, interest rate, limitations, 36a-759a

Automated teller machines—*See also* AUTOMATED TELLER MACHINES.

Definitions, 36a-2(3), 36a-155(b)

Establishment of, 36a-155(a)

Fraudulent use of,

Arrestment, 54-1d(b)

Class C misdemeanor, 53a-127b(c)

Definition, 53a-119(11), 53a-127b(a)

Jurisdiction, 54-1d(b)

Larceny, as, 53a-119(11)

Location of machine, crime deemed committed in town of, 53a-127b(b)

Multiple offenses, consolidation, 54-1d(d)

Presentment, 54-1d(e)

Home banking terminals, not automated teller machines or satellite devices, 36a-170(d)

Out-of-state banks and out-of-state credit unions,

Prohibited from establishing and using, exceptions, 36a-158(a)

Requirements for, 36a-158(b)

Transaction fee basis, use on, 36a-155(a)

Bad checks—*See* BAD CHECKS.

Bank and trust company, defined, 36a-2(5)

Bank holidays and closings—*See* BANK AND CREDIT UNION HOLIDAYS AND CLOSINGS.

Bank, defined, 36a-2(4)

Banking Law of Connecticut, scope of, 36a-1

Books and records,

Annual audit, 36a-86(a)

Delinquent state taxes, data match systems, revenue service department records, 12-39cc

Examination by shareholders, 36a-83

Failure to correctly record changes in assets or liabilities, 36a-54

False entries by officers, agents and employees, 36a-54

Personal data—*See* PERSONAL DATA.

Possession of by receiver or conservator, 36a-223(c)

Public deposits, 36a-338(b)

Retention,

Definitions,

Financial institution, 36a-41(1)

Financial records, 36a-41(2)

Destruction of records after retention periods elapse, 36a-40

Failure to produce records, excuse for, 36a-40

Retention periods prescribed by commissioner, 36a-40

Savings bank insurance departments, examination of, 36a-285(g)(1)

Trustees under mortgage, examination and reports re, 36a-396(b)

Branch or agency net payment entitlement, definitions and applicable

sections, Banking Law of Connecticut, 36a-3

Branch or agency net payment obligation, definitions and applicable

sections, Banking Law of Connecticut, 36a-3

Branches,

Anticompetitive effects of proposed transactions, findings re, 36a-34(b)

Approval of commissioner for, 36a-145

Closing of, 36a-145(f)

Commercial activities, restrictions, 36a-145(b), 36a-145(c)

Community reinvestment,

Findings re, 36a-34(b)

Plan, requirements for, 36a-34(b)

Compliance with applicable consumer protection laws re applications for,
36a-34(b)

Consideration of bank's community reinvestment record re applications for,
36a-34(b)

Definitions, 36a-145(a)

Eligible entities, 36a-145(n)

Establishment of, 36a-145(b)

Fees, 36a-65(d)

Fees, establishment or sale, 36a-65(d)

Home banking terminals, not branches, 36a-170(d)

Limited branches, 36a-145(c)

Conversion to branch, 36a-145(b)(4)

Eligible entities, 36a-145(n)

Establishment or sale, fees, 36a-65(d)

Managers,

Continuing education, 36a-489a(a), 36a-489a(c)

Examinations, 36a-489a(b)

Mobile branches,

Closing, notice, 36a-145(f)

Eligible entities, 36a-145(n)

Establishment, 36a-145(d)

Fees, 36a-65(d)

Sale, fees, 36a-65(d)

Notice of closing, 36a-145(f)

Operation of, 36a-145(b)
Out-of-state banks, enforcement actions re, 36a-412
Relocation of, 36a-145(g)
Sale of, 36a-145(i), 36a-145(m)
 Fees, 36a-65(d)
Satellite devices and point of sale terminals, not branches, 36a-157
Special need limited branches, 36a-145(c)
 Establishment or sale, fees, 36a-65(d)

Business and property in this state, definitions and applicable sections,
 Banking Law of Connecticut, 36a-3

Capital stock, defined, 36a-2(7)

Cashier's check, mortgages, payment of loan proceeds by, 36a-758

Cease and desist orders, directors, 36a-53(c)

Certified check, mortgages, payment of loan proceeds by, 36a-758

Checks,

 Bad checks—*See* BAD CHECKS.

 Cashing, identification, requirements, 36a-317b

 Check printing charges,

 Deemed disclosed to depositor, when, 36a-317(b)

 Increases in, disclosures re, 36a-320(b)

 Dishonored checks—*See* BAD CHECKS.

 Expedited Funds Availability Act, compliance with, required, 36a-302

 Identity card issued by motor vehicles department, acceptance as
 identification for establishing account or other purposes, when required,
 36a-306

 Overdraft fee or penalty due to error on direct deposit tape of Social
 Security Administration, prohibited, 36a-303

 Regulation CC, compliance with, required, 36a-302

 State of Connecticut checks payable to public assistance recipients,
 Applicability of statute to Connecticut and federal credit unions, 36a-
 304(a)

 Cashing of, 36a-304(a)

 Contract or legal rights with regard to negotiable items, not limited by
 statute re, 36a-304(b)

 Fee charged to recipient, prohibited, 36a-304(a)

 Identification forms and procedures, regulations re, 36a-305

 Reasonable identification, required, 36a-304(a)

 Statute inapplicable in case of nonpayment on presentment or breach of
 warranty, 36a-304(b)

 Wrongful payment of, limitation of liability for, 36a-304(c)

Clients, defined, 36a-2(8)

Closings—*See* BANK AND CREDIT UNION HOLIDAYS AND
 CLOSINGS.

Club deposit, defined, 36a-2(9)

Collections—*See* UNIFORM COMMERCIAL CODE, *at* Bank deposits and
 collections.

Common trust funds—*See* COMMON TRUST FUNDS.

Community banks—*See* COMMUNITY BANKS.

Community development banks—*See* COMMUNITY DEVELOPMENT BANKS.

Community reinvestment—*See* COMMUNITY REINVESTMENT.

Company, defined, 36a-2(11)

Confidential information,

Community reinvestment performance evaluation, confidential section, 36a-32(b)

Customer financial records, 36a-42

Examination reports, 36a-21(a)

Disclosure, 36a-21(b), 36a-21(c)

Exemptions, 36a-21(d)

Investigation reports, 36a-21(a)

Disclosure, 36a-21(b), 36a-21(c)

Exemptions, 36a-21(d)

Supervisory information, 36a-21(a)

Disclosure, 36a-21(b), 36a-21(c)

Exemptions, 36a-21(d)

Connecticut banks—*See* CONNECTICUT BANKS.

Connecticut credit union service organizations— *See*

CREDIT UNIONS, *at* Connecticut credit union service organizations.

Connecticut credit unions—*See* CONNECTICUT CREDIT UNIONS.

Consent agreements or orders, 36a-59(a)

Consolidations—*See* BANK MERGERS, CONSOLIDATIONS AND ACQUISITIONS.

Constructing facilities,

Corporation business tax, use of qualified employees in construction, 12-217u

Contractual networking arrangements,

Customer financial records, 36a-44

Control, defined, 36a-2(16)

Cooperative agreements, 36a-59(b)

Coordinating agreements, 36a-59(b)

Corporation business tax,

Financial institution constructing facilities,

Use of qualified employees in construction, 12-217u

Corporations exercising fiduciary powers, 45a-245a

Correspondent lenders—*See* MORTGAGE LENDERS,

CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS,

LOAN PROCESSORS OR UNDERWRITERS, *at* Correspondent lenders.

Credit transactions,

Insurance purchase as condition of approval,

Bank selling annuities or life insurance, requirements, disclosures, prohibited acts, 38a-775

Credit union service organizations, defined, 36a-2(17)

Credit unions—*See* CONNECTICUT CREDIT UNIONS; FEDERAL CREDIT UNIONS.

Customer financial records,

Agency certificates, disclosure pursuant to, 36a-42, 36a-43(c)

Alias tax warrant, disclosure pursuant to, 36a-42

Contractual networking arrangements, 36a-44

Disclosure,

Prohibited, when, 36a-42

Required, when, 36a-43

Elderly persons, consent to disclosure, 36a-42

Exceptions to disclosure prohibition, 36a-42, 36a-44

Financial institutions not liable for disclosure pursuant to lawful authority, 36a-43(d)

Financial records, defined, 36a-41(2)

IV-D agencies, disclosure pursuant to agreements with, 36a-42, 36a-43(c)

Inducing officers or employees to disclose financial records, Class C misdemeanor, 36a-45(b)

Motion to quash subpoena of financial records, 36a-43(b)

Officers or employees, furnishing of financial records by, Class C misdemeanor, 36a-45(a)

Subpoenas and other process, disclosure pursuant to, 36a-42, 36a-43(a), 36a-43(b)

Violations,

Officers or employees, by, 36a-45(a)

Persons inducing disclosure, by, 36a-45(b)

Customer, defined, 36a-2(18)

Debt negotiation, application of law, exceptions, 36a-671c

Definitions, 36a-53(a)

Affiliate, 36a-2(1)

Annual percentage yield, 36a-316(1)

Applicant, 36a-2(2)

Automated teller machine, 36a-2(3)

Bank, 1-1(c), 36a-2(4)

Bank and trust company, 36a-2(5)

Bank holding company, 36a-2(6)

Branch, 36a-145(a)

Capital stock, 36a-2(7)

Clients, 36a-2(8)

Club deposit, 36a-2(9)

Commissioner, 36a-2(10)

Community bank, 3-24j

Company, 36a-2(11)

Connecticut bank, 36a-2(12)

Connecticut credit union, 36a-2(13)

Connecticut credit union service organizations, 36a-2(14)

Consolidation, 36a-2(15)
Control, 36a-2(16)
Credit union service organizations, 36a-2(17)
Customer, 36a-2(18)
Deliver, 36a-316(2)
Demand account, 36a-2(19)
Demand deposit, 36a-2(20)
Deposit, 36a-2(21), 36a-316(3)
Deposit account, 36a-2(22), 36a-316(4)
Deposit account charge, 36a-316(6)
Deposit account disclosures, 36a-316(7)
Deposit contract, 36a-316(5)
Depositor, 36a-2(23), 36a-316(8)
Director, 36a-2(24)
Earning period, 36a-316(9)
Equity capital, 36a-2(25)
Executive officer, 36a-2(26)
Federal agency, 36a-2(27)
Federal bank, 36a-2(28)
Federal branch, 36a-2(29)
Federal credit union, 36a-2(30)
Fiduciary, 36a-2(31)
Financial institution, 36a-2(32), 36a-316(10)
Foreign bank, 36a-2(33)
Foreign country, 36a-2(34)
Governing board, 36a-2(35)
Holding company, 36a-2(36)
Index of other defined terms, 36a-3
Insured depository institution, 36a-2(37)
Interest, 36a-316(11)
Interest rate, 36a-316(12)
Licensee, 36a-2(38)
Limited branch, 36a-145(a)
Loan, 36a-2(39)
Loan production office, 36a-2(40)
Merger, 36a-2(41)
Mutual, 36a-2(42)
Mutual holding company, 36a-2(43)
Office, 36a-316(13)
Out-of-state, 36a-2(44)
Out-of-state bank, 36a-2(45)
Out-of-state credit union, 36a-2(46)
Out-of-state trust company, 36a-2(47)
Passbook savings account, 36a-316(14)
Periodic statement, 36a-316(15)
Person, 36a-2(48)

Point of sale terminal, 36a-2(49)
Post, 36a-316(16)
Prepayment penalty, 36a-2(50)
Reorganized savings and loan association, 36a-2(52)
Reorganized savings bank, 36a-2(51)
Reorganized savings institution, 36a-2(53)
Representative office, 36a-2(54)
Reserves for loan and lease losses, 36a-2(55)
Retail deposits, 36a-2(56)
Satellite device, 36a-2(57)
Savings accounts, 36a-2(58), 36a-316(17)
Savings and loan association, 36a-2(59)
Savings and loan holding company, 36a-2(62)
Savings bank, 1-1(d), 36a-2(60)
Savings deposit, 36a-2(61), 36a-316(17)
Share account holder, 36a-2(63)
State, 36a-2(64)
State agency, 36a-2(65)
State branch, 36a-2(66)
State credit union, 3-24j
Subsidiary, 36a-2(67)
Subsidiary holding company, 36a-2(68)
Supervisory agency, 36a-2(69)
System, 36a-2(70)
Time account, 36a-2(71), 36a-316(18)
Time deposit, 36a-2(72)
Trust bank, 36a-2(73)
Uninsured bank, 36a-2(74)

Delinquent state taxes, data match systems, revenue service department records, 12-39cc

Deliver, defined, 36a-316(2)

Demand account, defined, 36a-2(19)

Demand deposit, defined, 36a-2(20)

Deposit Account Contract Act,

Accounts not covered by act, types, 36a-316(4)

Annual percentage yield,

Calculated in compliance with federal

Truth in Savings Act, 36a-316(1)

Increase of, notice not required, 36a-321(b)

Payment lower than that disclosed prohibited, 36a-317(c)

Reduction of annual percentage yield on savings accounts, disclosure requirements re, 36a-321(a), 36a-321(b)

Changes to deposit account disclosures, requirements re, 36a-321(a), 36a-321(b)

Check printing charges,

Deemed disclosed to depositor, when, 36a-317(b)

- Increases in, disclosures re, 36a-320(b)
- Definitions,
 - Annual percentage yield, 36a-316(1)
 - Deliver, 36a-316(2)
 - Deposit, 36a-316(3)
 - Deposit account, 36a-316(4)
 - Deposit account charge, 36a-316(6)
 - Deposit account disclosures, 36a-316(7)
 - Deposit contract, 36a-316(5)
 - Depositor, 36a-316(8)
 - Earning period, 36a-316(9)
 - Financial institution, 36a-316(10)
 - Interest, 36a-316(11)
 - Interest rate, 36a-316(12)
 - Office, 36a-316(13)
 - Passbook savings account, 36a-316(14)
 - Periodic statement, 36a-316(15)
 - Post, 36a-316(16)
 - Savings accounts, 36a-316(17)
 - Savings deposit, 36a-316(17)
 - Time account, 36a-316(18)
- Deposit accounts,
 - Charges, disclosure required, 36a-317(b)
 - Financial institutions prohibited from imposing if not disclosed, 36a-317(b)
 - Conditions under which charges will be imposed, disclosure of, 36a-317(a)
 - Deletion or decrease of charges, no notice required, 36a-320(a)
 - Disclosures, delivery of, 36a-315(d)
 - Posting of, 36a-319
 - Dormancy fees, 36a-318(d)
 - Having more than one depositor, disclosure to all not required, 36a-323
 - Listing of charges, delivery of, 36a-318(a)
 - Posting of, 36a-319
 - Multiple and combination disclosures, authorized, 36a-318(b)
 - Multiple and combination documents and information, posting of authorized, 36a-319
 - New or increased charges, notice requirements re, 36a-320(a)
 - Requirements prior to opening, 36a-318(a)
 - Term, conditions, duties and obligations, included in deposit contract to be enforceable, exceptions, 36a-317(a)
- Deposit contracts,
 - Delivery of copy, 36a-318(a)
 - Enforceable deposit account terms, conditions, duties and obligations, required to be included in, 36a-317(a)
- Disclosures provided in accordance with other state statutes or federal law,

act not applicable to, 36a-323

Exceptions to requirements of, 36a-323

Interest,

Change in method of computing interest on savings accounts, disclosure requirements re, 36a-321(a)

Items not considered to be, 36a-316(11)

Unlawfully withheld interest, restitution of, 36a-322

Interest rate,

Ceilings on savings deposit interest rates not provided by law, waiver re, 36a-323

Delivery of notice to depositors, 36a-321(b)

Frequent changes to savings deposit interest rates, waiver re, 36a-323

Increase of interest rate on deposit accounts, notice not required, 36a-321(b)

May also be called “Annual Percentage Rate,” 36a-316(12)

Reduction of interest rate on savings accounts, posting of notice, 36a-321(b)

Notice of new or increased deposit account charges posting and delivery of, 36a-320(a)

Posting of information relating to deposit accounts, 36a-319

Savings accounts,

Deposit account disclosures re, 36a-318(a)

Notice of reduction of annual percentage yield on savings accounts, posting of, 36a-321(b)

Notice to depositors of reduction of annual percentage yield on savings accounts, delivery of, 36a-321(b)

Reduction of interest rate on savings accounts, disclosure requirements re, 36a-321(b)

Short title, 36a-315

Time accounts,

Automatic deposit of maturing or expiring time account, notice re, 36a-318(c)

Automatic renewal of time account, grace period re, 36a-318(c)

Containing one hundred thousand dollars or more, act not applicable to, 36a-323

Deposit account disclosures re, 36a-318(a)

Renewal of, interest and annual percentage yield undetermined, notice re, 36a-318(c)

Roll-over of, notice re, 36a-318(c)

Term of one year or less but more than thirty-one days, notice re, 36a-318(c)

Variable interest rate, waiver re, 36a-323

Violations of, commissioner may order restitution, 36a-322

Waiver of compliance with by commissioner, when, 36a-323

Deposit accounts—*See also* Deposit Account Contract Act, this heading.

Charges, defined, 36a-316(6)

Defined, 36a-2(22), 36a-316(4)

Disclosures, defined, 36a-316(7)

Dormancy fees, 36a-318(d)

Powers and duties, 42a-9-341

Recoupment or setoffs against, effect, 42a-9-340

Deposit contract, defined, 36a-316(5)

Deposit, defined, 36a-2(21)

Depositor, defined, 36a-2(23), 36a-316(8)

Deposits and accounts,

Account, defined, 1-1(y)

Adverse claim to deposit account, requirements for recognition of, 36a-293

Adverse financial conditions or bank assets in nonliquid condition,

Order of commissioner to limit or postpone payments of deposits, 36a-216(a)

Receipt of deposits to be invested in approved liquid assets, authorization for, 36a-216(a)

Regulation of time and amount of deposit payments, 36a-216(a)

Annual percentage yield, calculated in compliance with federal Truth in Savings Act, 36a-316(1)

Bank deposit trusts, terms of, 36a-296(a)

Bond, required for recognition of adverse claim to deposit account, 36a-293

Civil action re inaccuracy of deposit account statement or passbook, 36a-295

Claims for deposits presented to receiver, 36a-225

Claims to deposit account on behalf of minor owner, co-owner or beneficiary, 36a-297

Club deposit, defined, 36a-2(9)

Deferment of interest payments by credit unions, when, 36a-307

Deliver, defined, 36a-316(2)

Demand account, defined, 36a-2(19)

Demand deposit, defined, 36a-2(20)

Deposit account contracts—*See* Deposit Account Contract Act, this heading.

Deposit accounts—*See* Deposit accounts, this heading.

Deposit contract, defined, 36a-316(5)

Deposit, defined, 36a-2(21), 36a-316(3)

Depositor, defined, 36a-2(23), 36a-316(8)

Depository for federal taxes, power of Connecticut banks to serve as, 36a-301(b)

Deposits held in trust,

Application of statute to, 36a-296(c)

Established by a trustee pursuant to statute or court orders, requirements re, 36a-296(b)

Established by a trustee under a will, trust agreement or other writing, requirements re, 36a-296(b)

Opened for business or professional purposes, not subject to provisions re bank deposit trusts, 36a-296(a)

- Requirements re, 36a-296(a)
- Deposits of school pupils, 36a-300
- Disclaimer of—*See* ESTATES, *at* Disclaimer of property.
- Due diligence in examination of deposit account statements and passbook, depositor's duty of, 36a-295
- Duplicate passbook, certificate or instrument, issuance of, 36a-294
 - Termination of bank liability after issuance, 36a-294
- Earning period, defined, 36a-316(9)
- Expedited Funds Availability Act, compliance with required, 36a-302
- Fiduciary accounts, holding of, 36a-352(a)
- Fund, surety held responsible for, 1-27
- Identity card issued by motor vehicles department, acceptance as identification for establishing account or other purposes, when required, 36a-306
- Individual retirement accounts, power of Connecticut bank to act as trustee or custodian of, 36a-250(a)(38)
- Interest rate, defined, 36a-316(12)
- Interest, defined, 36a-316(11)
- Investment of funds and assets held in a fiduciary capacity by a bank in time or savings deposits of the bank, authorized, 36a-350(b)
- Joint accounts,
 - Claims against deceased joint account owner's estate, payment by surviving joint account owners, when required, 36a-292
 - Establishment, 36a-290(a)
 - Liability of surviving joint account owners for claim against deceased joint account owner's estate, 36a-292
 - Ownership rights, 36a-290(b)
 - Payments from, release and discharge, 36a-290(a)
 - Survivorship rights, 36a-290(a)
 - Title to, 36a-290(b)
- Liability of banks for loss of, 36a-300
- Limitation of pledge rights in deposit contract, 36a-291
- Lost, stolen or destroyed passbook, certificate or instrument, payment of deposit account balance upon, 36a-294
- Maximum rate of dividends or interest on, when established, 36a-217
- Minors, deposit accounts of, 36a-297
- Misappropriation of deposit account funds by fiduciary of adverse claimant, claim recognition requirements not applicable to, 36a-293
- Municipal funds—*See* MUNICIPAL FINANCE, *at* Funds.
- Negotiable withdrawal orders, transfers by, 36a-299
- Note accounts,
 - Maintenance of, 36a-301(b)
 - Return on, 36a-301(c)
- Notice of branch closing in account statement, 36a-145(f)
- Notice of depositor's intention to withdraw moneys, when void, 36a-298
- NOW accounts, generally, 36a-299

Overdraft fee or penalty due to error on direct deposit tape of Social Security Administration, prohibited, 36a-303

Passbook savings account, defined, 36a-316(14)

Passbooks, certificates and instruments, lost, stolen or destroyed, 36a-294

Payment of deposits held in trust, bank protected in making, when, 36a-296(a), 36a-296(b)

Periodic statement, defined, 36a-316(15)

Pledge of ownership interests in savings accounts, share and time accounts, Authorized, 36a-291

Connecticut bank, may be pledgee of account established or maintained with, 36a-291

Effectiveness of, 36a-291

Negotiable certificate of deposit, limitation on pledge rights re, 36a-291

Pledgee's lien against, 36a-291

Savings account subject to negotiable orders of withdrawal, limitation on pledge rights re, 36a-291

Post, defined, 36a-316(16)

Power of Connecticut banks to receive, 36a-250(a)(2)

Proceeds of evidences of indebtedness considered part of capital for computing deposit limitations, when, 36a-250(a)(31)

Public deposits—*See* Public deposits, this heading.

Qualifying deposits, conversion of mutual institution to capital stock bank, 36a-135(a)

Receivers, deposit of money collected, 36a-226

Regulation CC, compliance with required, 36a-302

Reserve requirements against, 36a-217

Restraining order, injunction or other process, required for recognition of adverse claim to deposit account, 36a-293

Retail deposits,

Defined, 36a-2(56)

Liquidation, Connecticut bank converting to uninsured bank, 36a-139b(e)

Savings accounts,

Defined, 36a-2(58), 36a-316(17)

Expedited Funds Availability Act, compliance with required, 36a-302

Opened or funded electronically,

Expedited Funds Availability Act, compliance with required, 36a-302

Regulation CC, compliance with required, 36a-302

Regulation CC, compliance with required, 36a-302

Savings deposit accounts,

Earning period re, 36a-307

Interest on, 36a-307

Savings deposit, defined, 36a-2(61), 36a-316(17)

School savings funds, power of Connecticut banks to receive deposit of, 36a-250(a)(2)

School savings or time deposits, generally, 36a-300

Small estate, settlement without administration, 45a-273, 45a-275

Statement or passbook reflecting deposit account transactions or balance,
deemed accurate after seven years, 36a-295
Tax and loan accounts, maintenance of, 36a-301(b)
Time account, defined, 36a-2(71), 36a-316(18)
Time deposit, defined, 36a-2(72)
Totten trusts, requirements re, 36a-296(a)
Transfers by negotiable withdrawal orders, regulations, 36a-299
Troubled institutions, deposit of assets, 36a-215
United States Treasury tax and loan depository, power of Connecticut banks
to serve as, 36a-301(b)
Withdrawal of savings or time deposits, maximum notice requirements re,
36a-298

Derogatory statements affecting financial condition, 36a-55

Directors,

Activities for which compensation is prohibited, 36a-98(b)
Affirmation, 36a-101
Authorized shares, rights or options to purchase, restrictions, 36a-109
Breach of written agreement with commissioner, 36a-53(b)
Cease and desist orders, 36a-53(c)
Commission of or participation in a crime, 36a-53(b)
Compensation, 36a-98(a)
Converted banking institutions, directors of, 36a-135(c)(3), 36a-137(d)(3),
36a-139a(g), 36a-139b(h)
Criminal history records checks, 36a-102
Defined, 36a-2(24)
Effect of appointment of receiver on authority of, 36a-227(b)
Employee benefits, 36a-100
Engaging or participating in unsafe or unsound practice, 36a-53(b)
Extensions of credit to, 36a-263
Federal Reserve Board Regulation O, Connecticut banks subject to, 36a-263
Indebtedness to Connecticut banks by bank directors, reports to
commissioner re, 36a-263
Insider loans, 36a-263
Interlocking directors, prohibited, 36a-95
Liability,
Financial institutions, for violation of banking laws, 36a-58
Liens on or transfer of property or assets, voidable actions, 36a-235(a)
Limitation on, 36a-97
Limitation on director liability, 36a-97
Loans to, 36a-263
Mergers and consolidations, agreements re to specify minimum and
maximum number of directors, 36a-125(a)
Misuse of official position, 36a-53(b)
Negligent performance of duties, 36a-53(b)
Oaths, 36a-101
Plans to acquire common stock, approval by, 36a-181(b)

Purchase by fiduciary of defaulted mortgages held by common trust fund,
judgment of directors re, 36a-370(3)
Receiver or conservator, exercise of powers of directors by, 36a-223(c)
Records, delivery to receiver or conservator, 36a-229
Regulation O, Connecticut banks subject to, 36a-263
Removal from office, 36a-53(b)
Reorganized savings institutions, information re directors to be stated in
certificate of incorporation, 36a-193(b)
Savings bank life insurance,
Designation of bank as depository for assets of savings bank insurance
department, majority vote of directors required, 36a-285(d)(5)
Directors, officers and agents of insurance banks, summons and
examination of, 36a-285(g)(2)
Discontinuance of issuance of savings bank life insurance policies and
annuity contracts, meeting and voting requirements re, 36a-285(d)(7)
Insurance department, establishment of by savings bank, meeting and vote
re, 36a-285(b)
Show-cause hearing for, 36a-53(b)
Suspension of, 36a-53(b)
Trustee or director of charitable fund established by bank, directors
authorized to act as, 36a-250(a)(17)
Violation of statute, regulation, rule or order, 36a-53(b)
Warning to discontinue delinquency, 36a-53(b)

Disclaimer of account—*See* ESTATES, *at* Disclaimer of property.

Discriminatory practices,

Lending practices, notice to commissioner by all mortgage brokers and
lenders, 36a-534a

Dishonored checks—*See* BAD CHECKS.

Dividends,

Maximum rate established by commissioner, when, 36a-217
Order restraining bank from paying dividends or funds, 36a-219
Power of Connecticut banks to pay, 36a-250(a)(2)

Earning period, defined, 36a-316(9)

Economic development financial assistance to, 32-236

Definitions, 32-236(b)
Number and specification of qualified employees, agreement executed with
economic and community development commissioner, 32-236(c)

Electronic transfer of funds,

Electronic fund transfer facilities, services and agreements, power of
Connecticut banks re, 36a-250(a)(22)
Home banking terminal, by, 36a-170
Mortgages, payment of loan proceeds by, 36a-758
Taxes, payment, 12-685 to 12-689
Late payments, 12-687
Penalties, late payment, 12-687
Required, 12-686

Time, 12-687

Voluntary, 12-688

Eligible collateral,

Trust agreements, 36a-333(b)

Enforcement actions, 36a-53(d)

Entities exercising fiduciary powers,

Annual report of, 36a-382

Authority to act as, required, 36a-380(a)

Commingling of trust securities and investments, prohibited, 36a-384

Cost of examination, 36a-382

Court orders re, 36a-383

Definition of entity, 36a-380(c)

Designation of business, words prohibited from being used as, 36a-385

Examination of, 36a-382

Exemptions, 36a-381

Injunctions against, 36a-383

License,

Annual fee, 36a-382

Application for, 36a-380(b)

Criminal history records check, 36a-380(b)

Issuance of, 36a-380(b)

Refusal of commissioner to issue, when, 36a-380(b)

Required, 36a-380(a)

Revocation of, grounds, 36a-383

Name of entity, restrictions on, 36a-385

Planned Lifetime Assistance Network of Connecticut, charitable trust, 36a-386

Reports to commissioner, 36a-382

Restraining orders re, 36a-383

Segregation of trust assets, 36a-384

Specific authority by general statute or special act to act as trustee, required, 36a-380(a)

Successor trustee, order appointing, 36a-383

Temporary injunctions re, 36a-383

Trusts not subject to provisions of statute, 36a-381

Undistributed or temporarily uninvested cash, deposits of, 36a-384

Equity capital, defined, 36a-2(25)

Escheat of property deemed abandoned, 3-57a, 3-60a

Escrow accounts, interest on, 49-2a

Estate, sale or mortgage of, probate bond not required, 45a-169

Examinations,

Community banks, 36a-70(r)

Reports,

Confidentiality of, 36a-21(a)

Exemptions, 36a-21(d)

Disclosure, 36a-21(b), 36a-21(c)

Execution against debts due from,

Judgment debtor other than natural person, 52-367a

Natural person as judgment debtor, 52-367b

Executive officer, defined, 36a-2(26)

Exempt banking companies, insurance and financial services export zone—

See INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.

False statements or reports,

Advertisements, bank name or trademark, misrepresentation of connection or affiliation, 36a-56a

Aiding and abetting false entries by officers, agents and employees, 36a-54

False entries by bank officers, agents and employees, 36a-54

Filing of documents, 36a-53a

Fraudulent, 36a-53b

Overvaluing land, property or security, 36a-56

Federal agency,

Conversion to state agency, 36a-428e

Defined, 36a-2(27)

Federal banks,

Acquisitions,

Bank assets by out-of-state banks, requirements re, 36a-412(a)

Bank stock by out-of-state banks, requirements re, 36a-412(a)

Bank voting stock by out-of-state holding company, requirement re, 36a-411

Out-of-state bank assets or stock by banks, requirements, 36a-412(b)

Automated teller machines, 36a-155, 36a-156, 36a-158

Common trust funds, generally, 36a-365 to 36a-372

Connecticut banks having powers of, 36a-250(a)(41)

Conversions,

Federal capital stock banks to Connecticut capital stock banks, 36a-136

Federal mutual institutions to Connecticut capital stock banks, 36a-136

Federal mutual institutions to Connecticut mutual institutions, 36a-135

Decedents' estate, payment of equity in without administration, 45a-273, 45a-275

Deferment of interest payments by credit unions, when, 36a-307

Defined, 36a-2(28)

Deposit Account Contract Act, generally, 36a-316 to 36a-323

Discriminatory lending practices, notice to commissioner by all mortgage brokers and lenders, 36a-534a

Establishment or maintenance of offices not engaged in banking business, offices not subject to provisions re, 36a-425(c)

Expedited Funds Availability Act, compliance with required, 36a-302

Home banking services, authorization for, 36a-170

Investment savings account, purchaser for deferred compensation plan for public employees, 5-264a(a), 7-464a(a)

Joint accounts, 36a-290

Limitation on liability of directors to, 36a-97

Merger or consolidation of Connecticut banks with federal banks, 36a-126
Merger or consolidation of out-of-state banks with banks, requirements re,
36a-412
National banking association acting as executor or testamentary trustee,
Investment of funds in common trust fund, 36a-372
Overdraft fee or penalty due to error on direct deposit tape of Social
Security Administration, prohibited, 36a-303
Payments from joint account, release and discharge, 36a-290
Point of sale terminals, 36a-155, 36a-156, 36a-157, 36a-158, 36a-159
Public deposits, generally, 36a-330 to 36a-338
Public fund, deposit or investment in, 4-33(a)
Regulation CC, compliance with required, 36a-302
Reports of qualified public depositories to commissioner, requirements re,
36a-338(a)
Sale of branch or limited branch of Connecticut bank to, 36a-126, 36a-145
Satellite devices, 36a-155 to 36a-157
Savings deposit accounts,
Earning period re, 36a-307
Interest on, 36a-307
Securities of, exempt from registration under Uniform Securities Act, 36b-
21(a)
State of Connecticut checks payable to public assistance recipients,
Applicability of statute to Connecticut and federal credit unions, 36a-
304(a)
Cashing of, 36a-304(a)
Contract or legal rights with regard to negotiable items, not limited by
statute re, 36a-304(b)
Fee charged to recipient, prohibited, 36a-304(a)
Identification forms and procedures, regulations re, 36a-305
Reasonable identification, required, 36a-304(a)
Statute inapplicable in case of nonpayment on presentment or breach of
warranty, 36a-304(b)
Wrongful payment of, limitation of liability for, 36a-304(c)
Transfer of assets and business of federal bank or federal credit union, 36a-
210

Federal branch,

Conversion to state branch, 36a-428e
Defined, 36a-2(29)

Federal credit unions—*See* FEDERAL CREDIT UNIONS.

Federal Deposit Insurance Corporation,

Appointment as receiver or conservator, 36a-222(a)
Connecticut banks, accounts and deposits of required to be insured by, 36a-
70(n)
Converting institutions to receive deposit insurance approval from, 36a-135
to 36a-137
Insurance of tax and loan accounts and note accounts, 36a-301(d)

- Payment of insured deposit liabilities by, 36a-238
- Reorganized savings institution, accounts and deposits of required to be insured by, 36a-193
- Subrogation to rights of depositors, 36a-238
- Termination of deposit insurance, action of commissioner upon, 36a-220
- Fees**, late fees, deposit into general fund, 36a-60
- Fiduciaries**, defined, 36a-2(31)
- Fiduciary capacity**, organized to function solely in—*See* TRUST BANKS.
- Finance charges**, rebate of, 36a-690
- Financial institution**, defined, 36a-2(32), 36a-316(10)
- Financial service companies**,
 - Corporation business tax,
 - Additional tax inapplicable to, 12-219
 - Apportionment of net income, 12-218b
- Fine arts secured lenders**, provisions inapplicable, 21-47v
- Fire or flood insurance as condition of mortgage on residential real estate**, prohibited, 36a-757
- Foreign banks**,
 - Acquisition of control or merger, notice, 36a-428i(a)
 - Control, defined, 36a-428i(b)
 - Branch or agency net payment obligation,
 - Defined, 36a-428n(a)
 - Branch, defined, 36a-428n(a)
 - Certification of paid-in capital stock, surplus fund, and undivided profits, 36a-428d(a)
 - Change of place of business, corporate name, or purpose, notice, 36a-428f
 - Commissioner taking possession of banks, grounds, 36a-428n(b)
 - Assumption or repudiation of contracts and leases, 36a-428n(i)
 - Creditor's claims, 36a-428n(e)
 - Documentary evidence to prove claim, 36a-428n(l)
 - Domiciliary liquidator, 36a-428n(f)
 - Federal liens and perfected security interests exemption, 36a-428n(e)
 - Injunctions, 36a-428n(k)
 - Limitation of actions, savings clause, 36a-428n(j)
 - Order to show cause, 36a-428n(d)
 - Receiver, 36a-428n(f)
 - Safe deposit boxes, notice to customers to remove personal property from, 36a-428n(h)
 - Seizure of assets, notice, 36a-428n(g)
 - Stay of proceedings on other actions, 36a-428n(k)
 - Title vesting with commissioner, 36a-428n(c)
- Commissioner, duties,
 - Acquisition of control or merger, notice, prescribing forms, 36a-428i(a)
 - Assessments for expenses of commissioner, assets considered, 36a-428b(e)
 - Change of place of business, corporate name, or purpose, notice, 36a-428f

- Deposit of assets, requiring, 36a-428c(a), 36a-428c(b)
- Examination or investigation by commissioner, 36a-428l(a)
 - Oaths and subpoenas, 36a-428l(b)
- Involuntary liquidation, 36a-428k(e)
- License application forms, prescribing, 36a-428a(a), 36a-428g(a)
- Revocation, suspension, or refusal of renewal of license, 36a-428j
- Taking possession, 36a-428k(e)
- Voluntary liquidation, approval of plan of liquidation, prescribing notice of intention, 36a-428k(c)
- Corporate fiduciaries, 45a-245a
- Definitions, 36a-2(33), 36a-428n(a)
- Deposit of assets, commissioner requiring, 36a-428c(a), 36a-428c(b)
- Domiciliary liquidator, 36a-428n(f)
- Federal branch or agency, establishing or maintaining, 36a-145(j)
- Global net payment entitlement and obligation, defined, 36a-428n(a)
- Holding of currency or assets in relation to liabilities, 36a-428c(b)
- Involuntary liquidation, 36a-428n(b)
 - Assumption or repudiation of contracts and leases, 36a-428n(i)
- Creditor's claims,
 - Documentary evidence to prove claim, 36a-428n(l)
- Domiciliary liquidator, 36a-428n(f)
- Injunctions, 36a-428n(k)
- Limitation of actions, savings clause, 36a-428n(j)
- Receiver, 36a-428n(f)
- Safe deposit boxes, notice to customers to remove personal property from, 36a-428n(h)
 - Disposition of unclaimed property, 36a-428n(h)
- Seizure of assets, notice, 36a-428n(g)
- Stay of proceedings on other actions, 36a-428n(k)
- Limitation or restriction on capital stock or surplus, 36a-428d(b)
- Liquidation, 36a-428n(c)
- Notice,
 - Successor fiduciaries, 45a-245a
- Possession of banks—*See* Commissioner taking possession of banks, grounds, this subheading.
- Qualified financial contract,
 - Defined, 36a-428n(a)
- Receiver, 36a-428n(f)
- Representative office,
 - Establishing or maintaining, 36a-145(j)
- License,
 - Application, 36a-428g(a)
 - Fee, 36a-428g(a)
 - Investigation, 36a-428g(b)
 - Issuance, 36a-428g(b)
- Recordkeeping, 36a-428h(a)

- Regulations, 36a-428g(c)
- Reports to commissioner, 36a-428h(b)
- Revocation, suspension, or refusal of renewal of license, 36a-428j
- State branch or agency, establishing or maintaining, 36a-145(j)
- Applicability of other laws, 36a-428b(d)
- Assessments for expenses of commissioner, assets considered, 36a-428b(e)
- Deposit insurance from FDIC not required, 36a-428b(c)
- Examination or investigation by commissioner, 36a-428l(a)
 - Costs, 36a-428l(e)
 - Oaths and subpoenas, 36a-428l(b)
 - Contempt, 36a-428l(d)
 - Providing of documents, 36a-428l(c)
 - Records, defined, 36a-428l(f)
- Involuntary liquidation, 36a-428k(e)
- License, 36a-428
 - Application, 36a-428a(a)
 - Display, 36a-428a(c)
 - Fee, 36a-428a(a)
 - Investigation, 36a-428a(b)
 - Issuance, 36a-428a(b)
 - Net new benefits, defined, 36a-428a(b)
- Regulations, 36a-428
- Revocation, suspension, or refusal of renewal of license, 36a-428j
- Rights, privileges, and duties, 36a-428b(a)
 - Exceptions, 36a-428b(b)
- Voluntary liquidation,
 - Commencement of proceedings, 36a-428k(a)
 - Notice of intention, 36a-428k(b), 36a-428k(c)
 - Plan of liquidation, 36a-428k(b), 36a-428k(c)
 - Verified statement of creditors, 36a-428k(d)
- State funds, deposit in, 3-24
- Subsidiary dealing with alien customers, insurance and financial services
 - Export zone—*See* INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.
- Successor fiduciaries, 45a-245a
- Foreign country**, defined, 36a-2(34)
- Fraudulent acts**, 36a-53b
- Funds transfers**—*See* UNIFORM COMMERCIAL CODE, *at* Funds transfers.
- Garnishee**, as, 52-337
- Global net payment entitlement and obligation**, definitions and applicable sections, Banking Law of Connecticut, 36a-3
- Governing boards**,
 - Defined, 36a-2(35)
 - Liability,

Wrongdoing or negligence which should have been discovered in audit,
members not personally liable, 36a-86(a)

Gramm-Leach-Bliley Financial Modernization Act of 1999, compliance,
36a-44a

Hartford insurance and financial services export zone—*See* INSURANCE
AND FINANCIAL SERVICES EXPORT ZONE.

Holding companies—*See* BANK HOLDING COMPANIES.

Holidays—*See* BANK AND CREDIT UNION HOLIDAYS AND
CLOSINGS.

Home banking services,
Authorized, 36a-170
Electronic transfer of funds by home banking terminal, 36a-170
Home banking terminals, not automated teller machines, satellite devices,
branches or offices, 36a-170
Power of Connecticut banks re, 36a-250(a)(23)

Indebtedness of banking department employees to, 36a-12

Index of other defined terms, 36a-3

Information-sharing agreements, 36a-59(b)

Injunctions, 36a-53(d)

Insolvency, receivership and liquidation, 36a-59(a)

Insurance and financial services export zone—*See* INSURANCE AND
FINANCIAL SERVICES EXPORT ZONE.

Insurance, sale of life insurance, 38a-775

Insured depository institution, defined, 36a-2(37)

Interest,
Annual percentage yield on deposit accounts, increase of, notice of not
required, 36a-321(b)
Annual percentage yield on savings accounts, reduction of, disclosure
requirements re, 36a-321(a), 36a-321(b)
Deferment of interest payments by credit unions, when, 36a-307
Defined, 36a-316(11)
Deposit account disclosures, changes to, requirements re, 36a-321(a), 36a-
321(b)
Maximum rate established by commissioner, when, 36a-217
Method of computing interest on savings accounts, change in, disclosure
requirements re, 36a-321(a)
Power of Connecticut banks to pay, 36a-250(a)(2)
Rate,
Charging greater than legal rate, 36a-573
Defined, 36a-316(12)
Deposit accounts, increase of, notice of not required, 36a-321(b)
Savings accounts, reduction of, disclosure requirements re, 36a-321(b)
Rebate of, 36a-690
Savings deposit accounts,
Earning period re, 36a-307
Interest on, 36a-307

International banking facilities,

Establishment of, 36a-250(a)(35)
Regulations re, adoption of, 36a-250(a)(35)

International banking institutions,

Defined, 36b-3(10)
Securities of, exempt from registration under Uniform Securities Act, 36b-21(a)

Interstate banking—*See* INTERSTATE BANKING.

Investigation reports,

Confidentiality of, 36a-21(a)
Exemptions, 36a-21(d)
Disclosure, 36a-21(b), 36a-21(c)

Letters of understanding, 36a-59(a)

Licensees,

Defined, 36a-2(38)
Prohibited activities, 36a-53b

Loans and investments,

Annuities sold by bank, requirements, disclosures, prohibited acts, 38a-775
Approval of credit transaction conditional on purchase of insurance,
Bank selling annuities or life insurance, requirements, disclosures,
prohibited acts, 38a-775
Interest rate, charging greater than legal rate, 36a-573
Life insurance sold by bank, requirements, disclosures, prohibited acts, 38a-775
Loan, defined, 36a-2(39)
Reserves for loan and lease losses, defined, 36a-2(55)

Memoranda of understanding, 36a-59(a)

Mergers—*See* BANK MERGERS, CONSOLIDATIONS AND ACQUISITIONS.

Money Transmission Act, inapplicable to, when, 36a-609(1)

Mortgage brokers—*See* MORTGAGE LENDERS, CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS OR UNDERWRITERS, *at* Mortgage brokers.

Mortgage lenders—*See* MORTGAGE LENDERS, CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS OR UNDERWRITERS, *at* Mortgage lenders.

Mortgage loan originators—*See* MORTGAGE LENDERS, CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS OR UNDERWRITERS, *at* Loan originators.

Mortgage loan processors—*See* MORTGAGE LENDERS, CORRESPONDENT LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS OR UNDERWRITERS, *at* Loan processors or underwriters.

Mortgages,

Advance fee,
Failure to consummate loan, 36a-498(f)(1)

- Prepayment of principal, fees or commissions prohibited, 36a-498(f)(2)
- Refundability, 36a-498(a)
 - Exceptions, 36a-498(c)
 - Agreements, 36a-498(d)
 - Void, 36a-498(e)
- Advertisements, unique identifiers, 36a-498d
- Alternative—*See* CONNECTICUT BANKS, *at* Alternative mortgage loans.
- Appraisal practices,
 - Appraisal report,
 - Copies, 36a-755(b)
 - Notification of availability, 36a-755(c)
 - Definitions,
 - Applicant, 36a-755(a)(1)
 - Financial institution, 36a-755(a)(2)
 - Mortgage loan, 36a-755(a)(3)
 - Liability of preparer, 36a-755(d)
 - Regulations, 36a-755(e)
- Cashier's check, payment of loan proceeds by, 36a-758
- Certified check, payment of loan proceeds by, 36a-758
- Default, interest rate increasing as result, 36a-498(h)
- Forms, unique identifiers, 36a-498d
- Interest rate increasing as result of default, prohibitions, 36a-498(h)
- Licenses, system, 36a-24b
- Licensure exemptions, 36a-487
- Loan proceeds, payment by,
 - Certified, bank treasurer's, or cashier's check, 36a-758
 - Wire transfer, 36a-758
- Mortgage trigger lead, prohibited, 36a-498(g)
- Nonprime home loans, 36a-760 to 36a-760j
- Prepaid finance charges, limitations, 36a-498a
- Prepayment of principal, fees or commissions prohibited, 36a-498(f)(2)
- Secondary mortgages,
 - Notice of outstanding balance, 36a-498b(b)
 - Release, 36a-498b(a)
- Severability of provisions, 36a-498g
- Solicitations, unique identifiers, 36a-498d
- Treasurer's check, payment of loan proceeds by, 36a-758
- Unfair or deceptive practices, 36a-498(g)
- Wire transfers, payment of loan proceeds by, 36a-758
- Municipal bond issues,**
 - Certified by, when, 7-373, 7-378
 - Credit facilities, authority to establish, 7-370b
 - Destroyed by, when, 7-377a
 - Disbursing agent, designated as, 7-373, 7-378
- Municipal electric energy cooperative bonds,** legal investment in, 7-233r
- Municipal funds,**

Depository, designated as, 7-402(b)

Public funds, deposit in, 7-402

Public money and trust funds, deposit in, 7-402

Municipal transit district bonds, lawful investment of, 7-273g(f)

Mutual holding companies—*See* BANK HOLDING COMPANIES, *at*
Mutual holding companies.

Mutual, defined, 36a-2(42)

Names,

Advertisements, misrepresentation of connection or affiliation, 36a-56a

Change of, notice, foreign banks, 36a-428f

Use of word ‘banking’ and similar words, 35-2, 35-3

Negotiable withdrawal order, transfers, 36a-299

Neighborhood assistance tax credits, not granted to, 12-632(g)

Note accounts,

Defined, 36a-301(a)

Insurance of deposits in, 36a-301(d)

Return on, 36a-301(c)

Notice,

Foreign banks, change of place of business, corporate name, or purpose,
36a-428f

Successor fiduciaries, substitution of, 45a-245a

Office, defined, 36a-316(13)

Officers,

Activities for which compensation is prohibited, 36a-98(b)

Authorized shares, rights or options to purchase, restrictions, 36a-109

Breach of written agreement with banking commissioner, 36a-53(b)

Commission of or participation in a crime, 36a-53(b)

Compensation, fixed by governing board, 36a-98(a)

Effect of appointment of receiver on authority of, 36a-227(b)

Employee benefits, 36a-100

Engaging or participating in unsafe or unsound practice, 36a-53(b)

Executive officers, definitions, 36a-263

Extensions of credit to, 36a-263

Failure to correctly record change in assets or liabilities, 36a-54

False entries by officers, agents and employees, 36a-54

Furnishing of financial records by officers or employees, Class C
misdemeanor, 36a-45(a)

Indebtedness to Connecticut banks by executive officers, reports to
commissioner re, 36a-263

Inducing officers or employees to disclose financial records, Class C
misdemeanor, 36a-45(b)

Insider loans, 36a-263

Interlocking officers, prohibited, 36a-95

Liability to financial institutions for violation of banking laws, 36a-58

Loans to, 36a-263

Misuse of official position, 36a-53(b)

Negligent performance of duties, 36a-53(b)

Personal liability,

Liens on or transfer of property or assets, voidable actions, 36a-235(a)

Receiver or conservator, exercise of powers of officers by, 36a-223(c)

Records, delivery to receiver or conservator, 36a-229

Regulation O, Connecticut banks subject to, 36a-263

Removal from office, 36a-53(b)

Savings bank life insurance,

Directors, officers and agents of insurance banks, summons and examination of, 36a-285(g)(2)

Officers and employees authorized to sign savings bank life insurance policies and annuity contracts, determined by governing board, 36a-285(e)(2)

Show-cause hearing for, 36a-53(b)

Surety bond, required, 36a-96

Suspension of, 36a-53(b)

Trustee or director of charitable fund established by bank, officers authorized to act as, 36a-250(a)(17)

Violation of statute, regulation, rule or order, 36a-53(b)

Warning to discontinue delinquency, 36a-53(b)

Open end loans—*See* SMALL LOAN LENDERS, *at* Open end loans.

Out-of-state banks,

Additional branches, establishment, 36a-412(a)

Annuities, sale of,

Requirements, disclosures, prohibited acts, 38a-775

Automated teller machines or point of sale terminals, use of,

Prohibition, exceptions, 36a-158(a)

Requirements for, 36a-158(b)

Branches,

Enforcement actions re, 36a-412

Relocation, 36a-145(k)

Certificate of authority from Secretary of the state, foreign banking corporations subject to requirements re, 36a-425(a)

Charters, forfeiture of, 36a-220(a)

Connecticut bank or Connecticut credit union, approval of commissioner required, 36a-210

Connecticut banks having powers of, 36a-250(a)(41)

De novo branches, establishment, 36a-412(a)(2)

Debt negotiation, application of law, exceptions, 36a-671c

Defined, 36a-2(45)

Derogatory statements affecting financial condition, 36a-55

Dividends, order restraining bank from paying dividends or funds, 36a-219

Emergencies and recovery operations,

Conditions constituting emergencies, 36a-23(g)

Temporary offices during, 36a-23(f)

Establishment or maintenance of office or transaction of banking business in

- violation of statute,
- Injunction re, 36a-425(f)
- Penalties, 36a-425(e)
- Soliciting deposits or engaging in banking activities, prohibition, exception, 36a-145(j)
- Establishment or maintenance of offices engaged in banking business other than deposit services,
 - Conversion to deposit services office prohibited, 36a-425(d)
 - Requirements re, 36a-425(d)
- Establishment or maintenance of offices not engaged in banking business,
 - Authorized, 36a-425(a)
 - Offices not subject to provisions re, 36a-425(d)
- False statements or reports,
 - Overvaluing land, property or security, 36a-56
- Foreign banking corporations,
 - Actions brought against debtors by, 36a-426
 - Prohibition on transacting business in state, 36a-425(a)
 - Exceptions to, 36a-425(a), 36a-425(b)
 - When deemed to have usual place of business in state, 36a-426
- Governing boards, surety bonds, requirements, 36a-96
- Gramm-Leach-Bliley Financial Modernization Act of 1999, compliance, 36a-44a
- Home banking services, authorization for, 36a-170
- Life insurance, sale of,
 - Requirements, disclosures, prohibited acts, 38a-775
- Loan production offices, establishment, 36a-412(d)
- Merger or consolidation involving out-of-state bank,
 - Additional branches, establishment, 36a-412(a)
 - Resulting institution is a bank, 36a-412(b)
 - Resulting institution is an out-of-state bank, 36a-412(a)
- Money Transmission Act, inapplicable to, when, 36a-609(1)
- Mortgages, licensure exemptions, 36a-487
- Office used to enable foreign banking corporation or holding company to engage in banking business, action of commissioner re, 36a-425(b)
- Privacy requirements, 36a-44a
- Public deposits, requirements re making of, 36a-336(a)
- Reports, loan and deposit information, 36a-16(a)
- Restraining orders, injunction restraining bank from conducting business, 36a-220(a)
- Subsidiary dealing with alien customers, insurance and financial services
 - Export zone—*See* INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.
- Surety bonds, requirements, 36a-96
- Out-of-state credit unions**—*See* CREDIT UNIONS, *at* Out-of-state credit unions.
- Out-of-state trust company**, defined, 36a-2(47)

Out-of-state, defined, 36a-2(44)
Overdrafts, when prohibited, 36a-303
Passbook savings account, defined, 36a-316(14)
Penalties for violations, 36a-57(a)
 Advertisements, bank name or trademark, misrepresentation of connection or affiliation, 36a-56a
 General fund, deposit into, 36a-60
 Willful violations, 36a-57(b)
Periodic statement, defined, 36a-316(15)
Person, defined, 36a-2(48)
Personal data—*See* PERSONAL DATA.
Point of sale terminals,
 Availability for use on a nondiscriminatory basis, 36a-156
 Defined, 36a-2(49)
 Establishment of, 36a-155, 36a-156
 Identification of banks, credit unions or network systems which use, 36a-156(a)
 National banking associations, use to extent permitted by, when authorized, 36a-159
 Not a branch or office, 36a-157
 Out-of-state banks and out-of-state credit unions use by,
 Prohibited, exceptions, 36a-158(a)
 Requirements for, 36a-158(b)
 Sales suppression devices, 12-428a
 Use of, 36a-155, 36a-156
Post, defined, 36a-316(16)
Power of attorney,
 Banking transactions, 1-47
Power of attorney bank accounts,
 Account, definition of, 1-56a(1)
 Authority, 1-56b(a)
 Death of principal, 1-56b(e)
 Definitions, 1-56a
 Designation of more than one agent, 1-56b(c)
 Disability or incompetence of principal,
 Survival of authority granted by execution of power of attorney, 1-56b(d)
 Financial institution, definition of, 1-56a(3)
 Form, statutory, 1-56b(a)
 Other forms, use of, 1-56b(b)
 Joint action by agents, 1-56b(c)
 Liability of financial institution, 1-56b(f)
 Payment by financial institution of funds held in account, 1-56b(f)
 Power of attorney account, definition of, 1-56a(2)
 Release and discharge of liability of financial institution, 1-56b(f)
Prepayment penalty, defined, 36a-2(50)
Privacy requirements, 36a-44a

Probate bond, not required, when, 45a-169

Prohibited activities, 36a-53b

Property deemed abandoned, escheat, 3-57a, 3-60a

Public depositories, deposit of public money into, 4-33(a)

- Liability of depositor, 4-33(c)
- Municipalities, 7-402
- State, 4-33(a)
 - Liability of depositor, 4-33(c)

Public deposits,

- Action re claims arising in case of loss, power of commissioner to take, 36a-332(a)(2)
- Amount of uninsured public deposits, determination of, 36a-333(a)
- Banks having unsatisfactory community reinvestment performance
 - evaluation prohibited from receiving, 36a-33
- Bond or other security, not required, 36a-337(a)
- Collateral ratios, 36a-333(e)
- Connecticut banks, power to receive, 4-33(a)
 - Funds or money held as fiduciary, 36a-250(a)(2)
 - Liability of depositor, 4-33(c)
- Definitions,
 - Business day, 36a-330(1)
 - Close of business, 36a-330(2)
 - Eligible collateral, 36a-330(3)
 - Financial institution, 36a-330(4)
 - Formal regulatory orders, 36a-333(a)
 - Loss, 36a-330(5)
 - Net worth ratio, 36a-330(6)
 - Public deposit, 36a-330(7)
 - Qualified public depository, 36a-330(8)
 - Risk-based capital ratio, 36a-330(9)
 - Tier one leverage ratio, 36a-330(10)
 - Uninsured public deposit, 36a-330(11)
- Depositor's rights, subrogation of commissioner to upon payment, 36a-335
- Distribution of assets of public depository upon loss, payment to public depositors, 36a-335
- Eligible collateral,
 - Depository subject to cease and desist orders, consent order, etc., 36a-333(a)
 - Fees against, 36a-336(b)
 - Income from assets which constitute, 36a-333(c)
 - Maintenance of collateral in own department, 36a-333(b)
 - Qualified public depositories, notice, 36a-333(d)
 - Reduction, 36a-333(c)
 - Required amounts, 36a-333(a)
 - Substitutions of, 36a-333(c)
 - Types of assets authorized to be, 36a-330(3)

- Uninsured banks, 36a-333(a)
- Valuation of, 36a-333(b)
- Expenses of commissioner in enforcing claims of depositors, liquidation expense of public depository, 36a-335
- Fees against eligible collateral, 36a-336(b)
- Fiduciary, funds or money held as, power of Connecticut banks to receive deposits of, 36a-250(a)(2)
- Increase of eligible collateral amount, when, 36a-333(a)
- Information from qualified public depositories, power of commissioner to require, 36a-332(a)
- List of banks ineligible to receive, preparation by commissioner, 36a-33
- Loss,
 - Procedure for payment to public officers upon, 36a-334
 - Protection of public deposits in qualified public depositories, from, 36a-331
- Municipalities, 7-402
- Official date of logs, power of commissioner to fix, 36a-332(a)(2)
- Out-of-state banks, requirements re public deposits made in, 36a-336(a)
- Payment to public officers upon commissioner's determination of loss, procedure re, 36a-334
- Private insurance policy, securing of public deposits by, 36a-337(b)
- Protection of, 36a-331
- Qualifications of public depositories, regulations re, 36a-332(b)(1)
- Records, 36a-338(b)
- Refusal or neglect to provide report to public depositors, loss of right to receive public deposits due to, 36a-338(a)
- Refusal to provide information to commissioner, loss of right to receive public deposits due to, 36a-332(a)(1)
- Reports of qualified public depositories,
 - Commissioner, to, requirements re, 36a-338(a)
 - Furnishing of copy to public depositors, 36a-338(a)
- Risk-based capital ratio, determination of, 36a-333(a)
- Securing of by qualified public depositories, 36a-337(a)
- Security for, 36a-333(a)
- Security interest in eligible collateral, commissioner to have, 36a-333(b)
- State, 4-33(a)
 - Liability of depositor, 4-33(c)
- Subrogation of commissioner to depositor's rights against depository upon loss and payment, 36a-335
- Terms and conditions for receipt of public deposits, regulations re, 36a-332(b)(2)
- Transfer of eligible collateral,
 - Limitation on acceptance, 36a-333(b)
 - Where and when required, 36a-333(b)
- Uninsured public deposits,
 - Amount, determination of, 36a-333(a)

- Loss, in event of, 36a-334
- Letters of credit securing, 36a-337(c)
- Where permitted to be made, 36a-336(a)
- Qualified financial contract**, definitions and applicable sections, Banking Law of Connecticut, 36a-3
- Rebates of finance charges and interest**, 36a-690
- Receivers**, 36a-53(d)
- Receiverships**—*See* BANKING COMMISSIONER AND DEPARTMENT; CONNECTICUT BANKS; CONNECTICUT CREDIT UNIONS.
- Records**—*See* Books and records, this heading.
- Registrants**, prohibited activities, 36a-53b
- Regulations concerning**, 36a-10
- Related persons**, 36a-53(b)
 - Limitation of actions, 36a-53(f)
 - Resignation, 36a-53(f)
 - Separation, 36a-53(f)
 - Termination, 36a-53(f)
- Reorganized savings and loan association**, defined, 36a-2(52)
- Reorganized savings banks**, defined, 36a-2(51)
- Reorganized savings institutions**,
 - Aggregation of assets, 36a-194(d)
 - Application to form, 36a-193(b)
 - Appointment of receiver to wind up affairs of mutual holding company not controlling a subsidiary holding company, 36a-194(e)
 - Certificate of authority, reorganized savings institution, 36a-193(d)
 - Common stock, issuance by, limitations re, 36a-195, 36a-196
 - Defined, 36a-2(53)
 - Factors considered before granting approval, 36a-193(c)
 - Financial statements and reports, filing of, 36a-196(d)
 - Investment percentage limitations applicable to, 36a-194(d)
 - Issuance of shares, 36a-196(c)
 - Minimum equity capital, 36a-193(a)
 - Not held by subsidiary holding companies, 36a-195
 - Notice of residence of each organizer and initial director, 36a-193(b)
 - Preferred stock, issuance by, institutions, 36a-195(c)
 - Proxy materials, filing of, 36a-196(d)
 - Real estate conveyance tax exemption for transfers in connection with reorganization of mutual savings banks and mutual savings and loan associations into mutual holding companies, 36a-199
 - Regulations, 36a-198
 - Reorganized savings and loan association, powers and limitations, 36a-195(b)
 - Reorganized savings banks, powers and limitations, 36a-195(a)
 - Rights of holders of shares of preferred stock issued by reorganized savings institutions, 36a-195(c)
 - Subscription offerings, 36a-196(a), 36a-196(b)

Subscription rights of eligible accounts holders upon the sale of common stock by a reorganized savings institution, 36a-196(a), 36a-196(b)

Reports,

Confidentiality of, 36a-21(a)
Exemptions, 36a-21(d)
Consent agreements or orders, 36a-59(a)
Disclosure, 36a-21(b), 36a-21(c)
Letters of understanding, 36a-59(a)
Memoranda of understanding, 36a-59(a)
Stipulations, 36a-59(a)

Representative office, defined, 36a-2(54)

Reserve requirements,

Against deposits, changes by commissioner, 36a-217
Amount and form, 36a-120(a)
Connecticut banks, 36a-120
Connecticut credit unions, 36a-120
Order of commissioner, 36a-120(b)
Reserves for loan and lease losses, defined, 36a-2(55)

Retail deposit, defined, 36a-2(56)

Revenue bonds mortgage insurance fund, eligibility to enter into agreements re, 32-65

Robbery, second degree, 53a-135

Safe deposit boxes—*See* SAFE DEPOSIT BOXES.

Satellite devices,

Availability for use on a nondiscriminatory basis, 36a-156
Defined, 36a-2(57)
Establishment of, 36a-155
Home banking terminals, not automated teller machines or satellite devices, 36a-170(d)
Identification of banks, credit unions or network systems which use, 36a-156(a)
Not a branch or office, 36a-157
Out-of-state banks and out-of-state credit unions, use of, Prohibited, exceptions, 36a-158(a)
Requirements for, 36a-158(b)
Use of, 36a-155, 36a-156

Savings accounts, defined, 36a-2(58), 36a-316(17)

Savings and loan association, defined, 36a-2(59)

Savings and loan holding company, defined, 36a-2(62)

Savings bank, defined, 36a-2(60)

Savings deposit, defined, 36a-2(61), 36a-316(17)

Secured transactions,

Control agreements, rights, 42a-9-342
Deposit accounts,
Powers and duties, 42a-9-341
Recoupment or setoffs against, effect, 42a-9-340

Securities,

Exempt from certain registration and filing requirements, 36b-21(a)

Exempt from registration under Uniform Securities Act, 36b-21(a)

Security deposits, violations re, 47a-21(k)

Service of process on, as garnishee, 52-337

Share account holder, defined, 36a-2(63)

Shareholders,

Appointment of receiver or conservator for capital stock Connecticut bank,
petition of shareholders for, 36a-221

Conversion of capital stock institution to a different form of capital stock
institution,

Plans of conversion, approved by shareholders, 36a-137(a)

Shareholder objections to conversion, 36a-137(a)

Conversions,

Approval of, 36a-139b(c)

Objections to, 36a-139b(d)

Corporation not transacting banking business by reason of the ownership of
shares of a capital stock bank, 36a-182

Distribution of assets in the possession of a receiver, priority of, 36a-237

Examination of records of bank in receivership by committee of, 36a-224

Exercise of powers of by receiver or conservator, 36a-223(c)

Extensions of credit to principal shareholders, 36a-263

Increase in capital stock, vote of shareholders re, 36a-105(c)

Indebtedness to Connecticut banks by principal shareholders, report to
commissioner re, 36a-263(c)

Interests jeopardized by nonliquid assets,

Limit or postpone payments of deposits, order to, 36a-216(a)

Powers of commissioner re, 36a-216(a)

Receipt of deposits to be invested in approved liquid assets, authorization
for, 36a-216(a)

Restrict all or part of business, order to, 36a-216(a)

Time and amount of deposit payments, regulation of, 36a-216(a)

Violation of regulations re, penalties, 36a-216(a)

Irrevocable proxies, validity of, 36a-112(b)

Issuance of shares of new capital stock Connecticut bank, right to fix
consideration for, 36a-105(a)

Limitation on liability of directors to, 36a-97

Loans to principal shareholders, 36a-263

Mergers and consolidations,

Appraisal rights, 36a-125(h)

Approval of, 36a-125(d)

Completion of, 36a-125(g)

Exchange of stock certificates pursuant to agreement, 36a-125(b)

Shareholder appraisal rights, 36a-125(h)

Surrender of stock certificates pursuant to, 36a-125(h)

Personal liability,

- Liens on or transfer of property or assets, voidable actions, 36a-235(a)
- Plans of refinancing or reorganization, 36a-224
- Records,
 - Delivery to receiver or conservator, 36a-229
 - Examination of, 36a-83
- Reduction in capital stock and number of shares, vote of shareholders re,
36a-107
- Regulation O, Connecticut banks subject to, 36a-263(a)
- Reorganized savings institutions,
 - Proxy materials of mutual holding companies and reorganized savings institutions, mailed to each shareholder, 36a-196(d)
 - Rights of holders of preferred stock of, 36a-195(c)
- Rights or options for directors, officers or employees to purchase shares,
approval required, 36a-109
- Share account holder, defined, 36a-2(63)
- Situs of ownership of bank and holding company securities, 36a-186
- Transfer of assets, authorization for, 36a-210(a)
- Voting agreements, validity of, 36a-112(b)
- Voting of stock held in trust, 36a-112(a)
- Voting securities,
 - Acquisition, notice to shareholders of hearing re acquisition statement,
36a-24
 - Voting securities of one or more capital stock Connecticut banks,
acquisition,
 - Effect of acquisition on shareholders, 36a-181(c)
 - Plans of organization, approval by shareholders, 36a-181(b)
 - Voting trusts, validity of, 36a-112(b)
- Short term investment fund**, bonds and notes of declared as securities of, 3-
27i
- Small loans**—*See* SMALL LOAN LENDERS.
- Special obligation bonds**, as securities of, 3-76k
- State**,
 - Defined, 36a-2(64)
- State agency**,
 - Conversion to state branch, 36a-428e
 - Defined, 36a-2(65)
- State banking fund**—*See* STATE BANKING FUND.
- State branch**,
 - Conversion to state agency, 36a-428e
 - Defined, 36a-2(66)
- State funds**, deposit in, 3-24
- Stipulations**, 36a-59(a)
- Stop payment orders**, charges, 36a-317a
- Subpoena of bank records**, 36a-43(a)
- Subsidiaries**,
 - Alien customers, dealing with, insurance and financial services export

zone—*See* INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.

Annuities and life insurance, sale of, 38a-775

Defined, 36a-2(67)

Subsidiary holding company, defined, 36a-2(68)

Successor fiduciaries, 45a-245a

Supervisory agency, defined, 36a-2(69)

Supervisory information,

Confidentiality of, 36a-21(a)

Exemptions, 36a-21(d)

Disclosure, 36a-21(c)

Surety, deposit of funds, held responsible for, 1-27

System,

Defined, 36a-2(70)

Mortgages, licenses, 36a-24b

Tax and loan accounts,

Defined, 36a-301(a)

Depository for, 36a-301(b)

Insurance of deposits in, 36a-301(d)

Time account, defined, 36a-2(71), 36a-316(18)

Time deposit, defined, 36a-2(72)

Title insurance as condition of mortgage on residential real estate,

prohibited, 36a-756

Town obligations, payment of, 7-80

Trademarks, advertisements, misrepresentation of connection or affiliation,
36a-56a

Transfers, by negotiable withdrawal orders, regulations, 36a-299

Treasurer's check, payment of loan proceeds by, 36a-758

Troubled institutions, deposit of assets, 36a-215

Trust banks—*See* TRUST BANKS.

Trust funds,

Public, deposit of,

Municipalities, 7-402

State, 4-33(a)

Liability of depositor, 4-33(c)

Trustees under mortgage,

Annual fee, required, 36a-396(c)

Annual reports, required, 36a-396(b)

Applicability of statutes re, 36a-395

Assets held in trust, disclosure of, 36a-397

Books and records, requirements re, 36a-397

Conveyance in lieu of foreclosure, power of trustee to accept, 36a-398(1)

Cost of examinations, 36a-396(c)

Court orders re, 36a-399(a)

Death of trustee, appointment of successor upon, 36a-399(b)

Examination of trustee accounts by commissioner, 36a-396(b)

Injunctions against, 36a-399(a)
Investments, evidence of indebtedness sold as, 36a-395
Mortgage loans, power of trustee to obtain, 36a-398(2)
Notice to commissioner by trustee, required, 36a-396(a)
Reports to commissioner re, 36a-396(b)
Successor trustee, order appointing, 36a-399(a)
Temporarily uninvested or undistributed trust funds, deposit of, 36a-397
Trustee accounts, supervised by commissioner, 36a-396(a)
Trustees, powers of, 36a-398

Truth-In-Lending Act, violations, 36a-681

Underwriters—*See* MORTGAGE LENDERS, CORRESPONDENT
LENDERS, BROKERS, LOAN ORIGINATORS, LOAN PROCESSORS
OR UNDERWRITERS, *at* Loan processors or underwriters.

Uninsured banks—*See* UNINSURED BANKS.

Violation of banking law,

Action to enforce compliance, 36a-50(b)
Civil penalty, 36a-50(a)
Disgorgement, 36a-59(c)
Hearings, 36a-50(a), 36a-53
Letters of understanding, 36a-59(a)
Memoranda of understanding, 36a-59(a)
Notice, 36a-50(a)
Penalties—*See* Penalties for violations, this heading.
Restitution, 36a-50(c)
Stipulations, 36a-59(a)

Warehouse receipts, issuance of unlawful, 40-51 to 40-56

Wire transfers, payment of loan proceeds by, 36a-758

BANTAM LAKE

Hunting near, 26-104

Preservation, 22a-339f

Water level, reduction prohibited, 53-194

BANTAM RIVER

Operation of motorboats on, 26-19

Protection, applications affecting, 25-102ww

BAR ASSOCIATION

See CONNECTICUT BAR ASSOCIATION.

BAR CODES

See UNIVERSAL PRODUCT CODING.

BARBERS

See also HAIRDRESSERS AND COSMETICIANS.

Appeals, 20-247

Colleges—*See* Schools, this heading.

Continuing education, armed forces exception, 19a-88b

Definition of practice, 20-234

Disciplinary action, 20-238(a)
Appeals, 20-247

Educational program, completion of, 20-236

Equipment, sanitary condition of, 20-244

Examinations, 20-236

Examining board for barbers, hairdressers and cosmeticians,
Appeals from, 20-247
Duties and powers, 20-235a
Educational program, approval of, 20-236
Membership, 20-235a
Powers and duties, 20-235a
Public health department, powers and duties re, 19a-14
Regulations, 20-242
Sterilizing of tools, 20-243
Review, 2c-2h(a)

Exceptions to law, 20-248

Hairdressers and cosmeticians, working as, 20-248

Licenses,
Appeals, 20-247
Armed forces training, educational credits or exemptions, 27-102b
Display, 20-241
Expiration of, 20-239
Fees, 20-236, 20-239
Posting, 20-241
Qualifications, 20-236
Reciprocity, 20-236
Renewal of, 20-239
Active duty military personnel, 4-61cc
Shop operators, 20-238(b)
Suspension, delinquent child support, 46b-220

Master barber,
Examination, 20-236
Hairdressing or cosmetology shop, working in, 20-248
Licensure, 20-236
Noncompliance with regulations, penalty, 20-249

Occupational schools, 10a-22b

Penalties, 20-249

Practice of, defined, 20-234

Public health department—*See* PUBLIC HEALTH DEPARTMENT, *at*
Barbers.

Regulations, 20-242, 20-243
Noncompliance with, 20-249
Sterilizing of tools and sanitation, 20-243

Salons, inspection, 19a-231

Sanitary conditions, 20-241, 20-243, 20-244

Schools,

Approval required, 20-236(b)

Curriculum, minimum, 20-236(b)

Inspection, 20-241

Licenses, posting, 20-241

Sanitary appliances and equipment in, 20-244

Shops,

Inspection, 20-241

Licenses, posting, 20-241

Minors, elderly, and handicapped persons, hours of labor, 31-18

Operators must be licensed, 20-238(b)

Sanitary appliances and equipment in, 20-244

Sterilization of tools in, 20-243

Sick leave—*See* LABOR AND EMPLOYMENT, *at* Sick leave for service workers.

Tools, sterilization of, 20-243

BARGES

Fuel transportation, duties of master, 12-476c

BARHAMSTED

Litchfield judicial district, included in, 51-344(5)

Probate district, 45a-2(23)

BARNS

Historic structures, property tax, abatement municipal option, 12-129u

Municipal regulations, 7-148(c)(7)

Property tax,

Abatement, historic structures, municipal option, 12-129u

Assessment, 12-64(a)

Swine gestation and farrowing barns, location, 19a-341a

BASEBALL BATTING CAGES

Minors, protective headgear, 21a-431

BASEBALL GAMES

Police protection at, 7-284

BASKETBALL GAMES

Police protection at, 7-284

BASS

See also FISHERIES AND GAME.

Black, defined, 26-1(3)

BASTARDY

See **PATERNITY PROCEEDINGS.**

BATHS AND BATHHOUSES

Municipalities, establishing and maintaining, 7-148(c)(6)

BATTERED WOMEN

See **DOMESTIC VIOLENCE.**

See **FAMILY LAW**, *at* Family violence prevention and response.

BATTERIES

Alkaline manganese, mercury content restrictions, 22a-256d

Button-cell batteries, mercury content, 22a-619(g)

Collection system,

Exemptions, 22a-620(f)

Restrictions, 22a-616(e)

Restrictions, 22a-616(e)

Disposal,

Citations, 22a-256i

Definitions, 22a-256f

Deposits,

Refunds, 22a-256h(a)

Required, when, 22a-256h(a)

Retailer, accrual of funds to, 22a-256h(b)

Individuals, by, 22a-256g(a)

Inspections of retailer's place of business, 22a-256i

Mercuric oxide, 22a-256c

Penalties, 22a-256g(c)

Posting of notice re disposal and recycling, 22a-256h(e)

Violations, 22a-256h(f)

Retailers,

Citations to, 22a-256i

Deposits, accrual of funds to, 22a-256h(b)

Disposal of batteries by, 22a-256g(b), 22a-256h(d)

Inspections of place of business, 22a-256i

Posting of notice re disposal and recycling, 22a-256h(e)

Return of used batteries to, 22a-256h(a), 22a-256h(c)

Warnings to, 22a-256i

Used batteries, return to retailer,

Batteries not purchased from retailer, 22a-256h(c)

Maximum number of batteries accepted from single consumer, 22a-256h(c)

Required, when, 22a-256h(a)

Warnings, 22a-256i

Wholesalers, acceptance of batteries by, 22a-256i

Mercuric oxide, recycling and disposal, 22a-256c

Nickel-cadmium batteries contained in consumer products,

Consumer product defined, 22a-256

Recycling of, 22a-256a

Sale of, 22a-256b(a)

Exemption, 22a-256b(b)

Zinc-carbon, mercury content restrictions, 22a-256e

BATTERY

See **CRIMINAL LAW**, *at* Assault and related offenses.