SUBPART A: FILINGS

Section

1075.100 Filings

1075.110 Conditions

1075.120 Examination Fees (Repealed)

1075.130 Regulatory Fees

1075.140 Adjusted Supervisory Fees (Repealed)

1075.141 Special Credit (Repealed)

1075.150 Withdrawal of Application or Other Filings

SUBPART B: DEFINITIONS

Section

1075.200 Definitions

SUBPART C: REPORTS

Section

1075.300 Contracts

1075.310 Financial Reports

SUBPART D: OPERATIONS

Section

1075.400 Capital Stock (Repealed)

1075.410 Minimum Capital Requirement

1075.415 Conflicting Federal Powers, Law and Regulations

1075.420 Advertising

1075.430 Maintenance of Records

1075.440 Business Plan

1075.450 Excess Insurance

1075.455 Vacancies in the Board of Directors

1075.460 Bond of Officers, Organization Directors, Employees and Agents

1075.465 Indemnification of Officers, Organization Directors, Employees and Agents

1075.470 Deceptively Similar Names

1075.480 Manner of Display of Annual Meeting Notice

1075.490 Procedures for Exercise of Dissenters Rights

SUBPART E: INVESTMENTS

Section

1075.500 Prudent Person Rule

1075.505 Investment Underwriting Practice

1075.510 Discrimination and Redlining

1075.515 Loans Secured by Real Estate

1075.520 Construction Loans

1075.525 Mobile Home Financing (Repealed)

1075.530 Overdraft Loans

1075.535 Education Loans

1075.540 Vehicle/Automobile Loans

1075.545 Home Equity Loans

1075.550 Letter of Credit

1075.555 Other Investments

1075.560 Commercial Paper

1075.565 Financial Futures

1075.570 Financial Options

1075.575 Finance Leasing

1075.580 Suretyship

1075.585 Asset Reserves

1075.590 Asset Composition Test

SUBPART F: SERVICE CORPORATION AND OPERATING SUBSIDIARIES

Section

1075.600 Requirements

1075.610 Approval by the Director

1075.620 Investment Limitations

1075.630 Investments by Service Corporations

1075.640 Ownership of Capital Stock of Service Corporation

1075.650 Prohibited Transactions

1075.660 Disclosure to Service Corporation

1075.670 Reporting Requirements

1075.680 Audit Requirements

SUBPART G: RELOCATIONS AND BRANCHING

Section

1075.700 General

1075.705 Application

1075.710 Request for Preliminary Determination

1075.715 Public Notice and Inspection

1075.720 Protest

1075.725 Oral Argument

1075.730 Application for the Maintenance of Branch Office after Conversion, Consolidation, Purchase of Assets or Merger

1075.735 Redesignation of Offices

1075.740 Termination of Operation and/or Closing of a Branch Office

1075.745 Division Offices

1075.750 Remote Drive-In and/or Remote Pedestrian Facilities

SUBPART H: CAPITAL NOTES AND DEBENTURES

Section

1075.800 Approval

1075.810 Conversion to Stock

1075.820 Priority of Claim

SUBPART I: ADMINISTRATIVE HEARING PROCEDURES

Section

1075.900 Hearings

1075.905 Definitions (Repealed)

1075.910 Early Neutral Evaluation (Repealed)

1075.915 Conference Adjudicative Hearing (Repealed)

1075.920 Filing (Repealed)

1075.925 Form of Documents (Repealed)

1075.930 Computation of Time (Repealed)

1075.935 Appearances (Repealed)

1075.940 Notice of Hearing (Repealed)

1075.945 Service of the Notice of Hearing (Repealed)

1075.950 Motion and Answer (Repealed)

1075.955 Consolidation and Severance of Matters − Additional Parties (Repealed)

1075.960 Intervention (Repealed)

1075.965 Postponement or Continuance of Hearing (Repealed)

1075.970 Authority of Hearing Officer (Repealed)

1075.975 Bias or Disqualification of Hearing Officer (Repealed)

1075.980 Prehearing Conferences (Repealed)

1075.985 Discovery (Repealed)

1075.990 Subpoenas (Repealed)

1075.995 Conduct of the Hearing (Repealed)

1075.1000 Default (Repealed)

1075.1005 Evidence (Repealed)

1075.1010 Official Notice (Repealed)

1075.1015 Hostile Witnesses (Repealed)

1075.1020 Transcription of Proceedings (Repealed)

1075.1025 Briefs (Repealed)

1075.1030 Hearing Officer's Findings, Opinions and Recommendations (Repealed)

1075.1035 Order of the Director (Repealed)

1075.1040 Rehearings (Repealed)

1075.1045 Existing Statutory or Division Procedures and Practices (Repealed)

1075.1050 Costs of Hearing (Repealed)

1075.1055 Emergency Adjudication (Repealed)

SUBPART J: SAVINGS BANK HOLDING COMPANIES

Section

1075.1100 Applicability

1075.1105 Definitions

1075.1110 Mutual Holding Company Reorganizations

1075.1111 Subsidiary Holding Company

1075.1115 Prohibition Against Approval of Certain Applications for Reorganization

1075.1120 Contents of Reorganization Plans

1075.1125 Capital Stock (Repealed)

1075.1130 Charter (Repealed)

1075.1135 Control (Repealed)

1075.1140 Eligible Account Holder (Repealed)

1075.1145 Eligibility Record Date (Repealed)

1075.1150 Employee (Repealed)

1075.1155 Equity Security (Repealed)

1075.1160 Insured Institution (Repealed)

1075.1165 Member (Repealed)

1075.1170 Net Worth (Repealed)

1075.1175 Officer (Repealed)

1075.1180 Person (Repealed)

1075.1185 Qualifying Deposit (Repealed)

1075.1190 Sale (Repealed)

1075.1195 Security (Repealed)

1075.1200 Source Documents (Repealed)

1075.1205 Subsidiary (Repealed)

1075.1210 Liquidation Account and Proxies

1075.1215 Mutual Holding Company Ceasing to be a Depository Institution

1075.1220 Directors of a Mutual Holding Company

1075.1225 Stock Issuance Plan

1075.1230 Stock of a Subsidiary of a Mutual Holding Company

1075.1235 Stock Subsidiary Formation

1075.1240 Net Worth Maintenance Agreement (Repealed)

1075.1245 Members' Rights

1075.1250 Investment

1075.1255 Notice Requirement/Corrective Action

1075.1260 Insider Abuses

1075.1265 Determination of the Qualification and Condition of an Out-of-State Acquisition

1075.1270 Acquisition and Disposal of Subsidiaries

1075.1275 Dividend Limitations and Waivers

1075.1280 Officers and Organization Directors List

1075.1285 Access to Books and Records

1075.1290 Annual Audit Requirements

1075.1295 Maintenance of Records

1075.1300 Notice of Appointment of Independent Accountants

1075.1305 Holding Company Filing Fees (Repealed)

1075.1310 Holding Company Supervisory Fees (Repealed)

1075.1315 Examination Fees (Repealed)

1075.1320 Conditions (Repealed)

1075.1325 Manner of Payment (Repealed)

1075.1330 Conversion of Mutual Holding Companies

SUBPART K: CONVERSION OF AN EXISTING DEPOSITORY INSTITUTION

INTO AN ILLINOIS SAVINGS BANK

Section

1075.1400 Scope of Rules

1075.1405 Definitions

1075.1410 General Rules for Conversion Plan

1075.1415 Adopting and Filing of a Conversion Plan (Repealed)

1075.1420 Conversion Plan Requirements (Repealed)

1075.1425 Vote by Shareholders and Members (Repealed)

1075.1430 Issuance of Certificate of Approval

1075.1435 Final Approval of the Conversion

1075.1440 Powers of Resulting Savings Bank

1075.1445 Obligations of Resulting Savings Bank

1075.1450 Organization Directors of Resulting Savings Bank

SUBPART L: SUPERVISION

Section

1075.1500 Sale of Offices or Facilities

1075.1510 Purchase of Offices (Repealed)

1075.1520 Bridge Charters

1075.1530 Unsafe and Unsound Practices

1075.1540 Failure to Comply with Report of Examination

1075.1550 Publication

SUBPART M: REMOVALS, SUSPENSIONS AND INDUSTRYWIDE PROHIBITION

Section

1075.1600 Scope

1075.1610 Notice of Intention and Answer

1075.1620 Removal and Prohibition by Order

1075.1630 Suspension by Notice

1075.1640 Industry wide Prohibition

1075.1650 Unauthorized Participation of Convicted Individual

SUBPART N: ACQUISITION OF CONTROL OF A SAVINGS BANK

Section

1075.1700 Acquisition of Control of a Savings Bank

1075.1710 Anti-Takeover Provisions

SUBPART O: CONVERSION OF MUTUAL SAVINGS BANK

TO CAPITAL STOCK SAVINGS BANK

Section

1075.1800 Subpart Exclusive − Prohibition on Conversion Without Approval − Waiver of Requirements

1075.1805 Forms

1075.1810 Request of Noncompliance Requirements (Repealed)

1075.1815 Definitions

1075.1820 Prohibition on Approval of Certain Applications for Conversion

1075.1825 Requirements of Plan of Conversion

1075.1830 Issuance of Capital Stock − Price

1075.1835 Stock Purchase Subscription Rights − Eligible Account Holders

1075.1840 Stock Purchase Subscription Rights Received by Officers, Directors, and their Associates − Subordination

1075.1845 Supplemental Share Purchase Subscription Rights − Supplemental Eligible Account Holder − Conditions

1075.1850 Voting Members Who Are Not Eligible Account Holders

1075.1855 Sale of Shares Not Sold in Subscription Offering − Methods − Conditions

1075.1860 Uniform Sales Price of Shares Required − Application to Specify Arrangements on Sale of Shares Not Sold in Subscription Offering

1075.1865 Savings Account Holder to Receive Withdrawable Savings Accounts − Amount

1075.1870 Liquidation Account − Establishment and Maintenance Required

1075.1875 Establishment of Eligibility Record Date Required

1075.1880 Voting Rights

1075.1885 Amendment and Termination of Plan of Conversion

1075.1890 Restriction on Sale of Shares of Stock by Directors and Officers

1075.1895 Conditions on Shares of Stock Subject to Restriction on Sale

1075.1900 Registration of Securities − Marketing of Securities − Listing of Shares on Securities Exchange or NASDAQ Quotation System

1075.1905 Reasonable Expenses Required

1075.1910 Employee Stock Benefit Plan − Priority

1075.1915 Employee Stock Benefit Plan − Contributions

1075.1920 Plan of Conversion – Prohibited Provisions

1075.1925 Optional Provisions in Plan of Conversion

1075.1930 Approval of Other Provisions

1075.1935 Amount of Qualifying Deposit of Eligible Account Holder or Supplemental Eligible Account Holder

1075.1940 Liquidation Account − Establishment Required − Amount − Function

1075.1945 Liquidation Account − Maintenance Required − Subaccounts

1075.1950 Liquidation Account − Distribution Upon Complete Liquidation

1075.1955 Liquidation Account − Determination of Subaccount Balances

1075.1960 Reduction of Subaccount Balance

1075.1965 Converted Savings Bank Prohibited from Repurchasing its Stock Without Approval

1075.1970 Limitation on Cash Dividends

1075.1975 Dividends on Preferred Stock

1075.1980 Prohibitions on Offer, Sale, or Purchase of Securities

1075.1985 Acquisitions of Control of a Converted Savings Bank

1075.1990 Articles of Incorporation – Restrictions Permitted

1075.1995 Confidentiality of Consideration to Convert − Remedial Measures for Breach

1075.2000 Public Statement Authorized

1075.2005 Adoption of Plan of Conversion − Notice to and Inspection by Account Holders − Statement and Letter − Press Release Authorized

1075.2010 Statement, Letter and Press Release − Content Permitted

1075.2015 Statement, Letter and Press Release − Contents Prohibited − Inquiries

1075.2020 Notices of Filing of Application − Requests for Subscription Offering Circular

1075.2025 Filing of Notice and Affidavit of Publication Required

1075.2030 Application Available for Public Inspection − Confidential Information

1075.2035 Solicitation of Proxies; Proxy Statements

1075.2040 Vote by Members

1075.2045 Offers and Sales of Securities − Prohibitions

1075.2050 Distribution of Offering Circulars Authorized

1075.2055 Preliminary Offering Circular for Subscription Offering − Estimated Subscription Price Range Required

1075.2060 Review of Price Information by the Director

1075.2065 Underwriting Commission

1075.2070 Consideration of Pricing Information by the Director − Guidelines

1075.2075 Submission of Information by Applicant

1075.2080 Subscription Offering − Distribution of Order Forms for the Purchase of Shares

1075.2085 Order Forms − Final Offering Circular and Detailed Instructions

1075.2090 Subscription Price

1075.2095 Order Form − Contents

1075.2100 Order Form − Additional Provision Authorized − Payment by Withdrawal

1075.2105 Time Period for Completion of Sale of all Shares of Capital Stock

1075.2110 Continuity of Corporate Existence

1075.2115 Application to Furnish Information

1075.2120 Additional Filing Requirements

1075.2125 Availability for Conferences in Advance of Filing of Application − Refusal of Prefiling Review

1075.2130 Appeal from Refusal to Approve Application

1075.2135 Postconversion Reports

1075.2140 Certain Agreement to Transfer and Transfers of Ownership in Rights or Securities Prohibited

1075.2145 Certain Offers and Announcements on Securities Prohibited

1075.2150 Certain Offers and Acquisitions Prohibited

1075.2155 Definitions − Certain Transfers, Offers and Acquisitions Prohibited

1075.2160 Amendments to Charter Required in Application − Articles of Incorporation − Filing of Certificate Required − Contents − Issuance and Filing of Authorization Certificate

1075.2165 Conversion Incident to Acquisition by Savings Bank Holding Company or Merger or Consolidation with Savings Bank Holding Company Subsidiary − Restriction on Sale of Shares of Stock by Directors and Officers

1075.2170 Sale of Control in Connection with the Conversion of a Mutual Savings Bank to Capital Stock Savings Bank − Undercapitalized Mutual Savings Bank

1075.2175 Conversion of a Savings Bank in Connection with the Formation of a Holding Company

1075.2200 Application − Application Requirements

1075.2210 Application − Filing the Application and Fees

1075.2220 Application − Preparing the Application

1075.2230 Application − Application Contents

1075.2240 Application − Application Exhibits

1075.2300 Proxy Statement − Information Required in Conversion Proxy Statement

1075.2310 Proxy Statement − Notice of Meeting

1075.2320 Proxy Statement − Revocability of Proxy

1075.2330 Proxy Statement − Persons Making the Solicitations

1075.2340 Proxy Statement − Voting Rights and Vote Required for Approval

1075.2350 Proxy Statement − Directors and Executive Officers

1075.2360 Proxy Statement − Management Remuneration

1075.2370 Proxy Statement − Business of the Applicant

1075.2380 Proxy Statement − Description of the Plan of Conversion

1075.2390 Proxy Statement − Description of Capital Stock

1075.2400 Proxy Statement − Capitalization

1075.2410 Proxy Statement − Use of New Capital

1075.2420 Proxy Statement − New Charter, Bylaws, or Other Documents

1075.2430 Proxy Statement − Other Matters

1075.2440 Proxy Statement − Financial Statements

1075.2450 Proxy Statement − Consents of Experts and Reports

1075.2460 Proxy Statement − Attachments

1075.2500 Offering Circular

1075.2510 Offering Circular − Certain Manner of Presentation of Required Information Prohibited

1075.2520 Offering Circular − Certain Named Persons − Filing of Written Consent Required

1075.2530 Offering Circular − Information Required

1075.2540 Offering Circular − Additional Current Information Required

1075.2550 Offering Circular − Statement Required in Offering Circulars

1075.2560 Offering Circular − Preliminary Offering Circular

1075.2570 Offering Circular − Information with Respect to Exercise of Subscription Rights

1075.2580 Offering Circular − Information with Respect to Public Offering or Direct Community Offering

SUBPART P: HIGH RISK HOME LOANS

Section

1075.3000 Definitions (Repealed)

1075.3100 Ability to Repay (Repealed)

1075.3150 Verification of Ability to Pay Loan (Repealed)

1075.3200 Fraudulent or Deceptive Practices (Repealed)

1075.3225 Prepayment Penalty (Repealed)

1075.3250 Pre-paid Insurance Products and Warranties (Repealed)

1075.3300 Refinancing Prohibited in Certain Cases (Repealed)

1075.3325 Balloon Payments (Repealed)

1075.3350 Financing of Certain Points and Fees (Repealed)

1075.3400 Payments to Contractors (Repealed)

1075.3450 Negative Amortization (Repealed)

1075.3500 Negative Equity (Repealed)

1075.3550 Counseling Prior to Perfecting Foreclosure Proceedings (Repealed)

1075.3600 Mortgage Awareness Program (Repealed)

1075.3650 Report of Default and Foreclosure Rates on Conventional Loans (Repealed)

1075.3700 Director's Review and Analysis (Repealed)

1075.3750 Third Party Review of High Risk Home Loans (Repealed)

SUBPART Q: DISCLOSURE OF CONFIDENTIAL SUPERVISORY INFORMATION

Section

1075.4010 Definitions

1075.4020 Purpose and Scope

1075.4030 Requests for Confidential Supervisory Information

1075.4040 Where to Submit a Request

1075.4050 Consideration of Requests

1075.4060 Disclosure of Confidential Supervisory Information

1075.4070 Retrieval and Destruction of Previously Disclosed Confidential Supervisory Information Used in Litigation

1075.4080 Fees for Services

SUBPART R: PAYDAY LOANS

Section

1075.5000 Purpose and Scope

1075.5010 Definitions

1075.5020 Applicability of Rule

1075.5030 Issuance of Payday Loans by Savings Banks

1075.APPENDIX A Estimated Monthly Income and Expenses Worksheet

1075.APPENDIX B Mortgage Ratio Worksheet