



## **INDEX TO BANKING, CREDIT UNION, CONSUMER CREDIT AND LANDLORD/TENANT ADVISORY OPINIONS AND DECISIONS**

### **USER INSTRUCTIONS**

This document contains indexes to advisory opinions and decisions issued by the Banking Commissioner between February 1976 and September 2023. The advisory opinions address banking, credit union, consumer credit and landlord/tenant related matters that have arisen under Title 36a of the Connecticut General Statutes (formerly Title 36) and the regulations implementing Title 36a, as well as other statutes and regulations within the Commissioner's jurisdiction under Titles 47a and 49 of the Connecticut General Statutes.

The opinions and decisions are indexed by subject matter and cross-referenced by statute, regulation and public act numbers. A list of subject titles follows these instructions. Subject titles are hyperlinked to the beginning of the entries under that title. Entries are listed in reverse chronological order with a brief description of the corporate transaction or issue addressed. A sequential number has been added to the date when more than one decision or opinion has been issued on the same date (*e.g.*, 1/1/2019 #1, 1/1/2019 #2, etc.).

Some entries are distinguished by a notation of "D", "DR" or "CU".

- "D" after a date denotes a decision, which is generally a corporate transaction or business event requiring the Commissioner's action. All decisions are listed under the subject category "DEPARTMENT OF BANKING—Decisions".
- "DR" after a date denotes a declaratory ruling, which is a ruling by the Commissioner as to the validity of a regulation or the applicability of a statute, regulation or final decision to specified circumstances, and which is binding on the agency. All declaratory rulings are listed under the subject category "DEPARTMENT OF BANKING—Declaratory Rulings".
- "CU" preceding a date denotes that the opinion or decision relates to a credit union matter.

While an effort has been made to note if an opinion has been superseded, amended or rendered moot by statute, policy or another opinion, or if a court has impacted the Department's position, the review in this endeavor has not been exhaustive.

The latter portion of this document contains indexes to Connecticut public acts, regulations and statutes referenced in the opinions and decisions. Public act references are only to the full act number, but regulation and statute references are detailed to the specific subsections, subdivisions and subparagraphs cited in the opinions and decisions. The notation "Rpl" is used whenever a statute or regulation has been repealed in its entirety.

Decisions and advisory opinions are not available on-line. To obtain a copy, or if you have any questions concerning the use of this index, please contact Swarupa Madhavan at (860) 240-8256 or [swarupa.madhavan@ct.gov](mailto:swarupa.madhavan@ct.gov). The fee charged by the Department of Banking for copies of a public record is \$0.25 per page.

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**SUBJECT INDEX TO BANKING OPINIONS AND DECISIONS**  
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**ACCOUNTING**

- 8/31/1981 #4 Pooled accounting preferred upon merger of 2 mutuels.
- 8/31/1981 #3 Pooled accounting preferred upon merger of 2 mutuels.
- 8/31/1981 #1 Deferring losses on sale of mortgage loans—comments solicited.

**ADVERTISING/PROMOTIONS**

- CU 10/6/1989 A sweepstakes promotion offered by a credit union is reviewed for safety and soundness and such a promotion must not violate the prohibition against paying a commission, bonus or fee for obtaining members or for the sale of shares of the credit union.
- 12/13/1988 #2 Title 36 does not address the issue of a bank's ability to limit a promotional offer to those who live and work in a particular area.
- 12/2/1988 #2 Department does not object to the promotional drawing open to the general public for prizes including a cruise, television, video recorder, and gift certificates.
- 6/22/1988 A company which solicits customers by referring to such customers' loan history with another lending institution does not violate any banking laws.
- 4/28/1988 Department does not object to a bank's promotion with instant winner tickets with total financial exposure to the bank of \$6,400.
- 3/10/1988 Promotion by bank for free computer when CD account is opened discloses tax liability to depositors and does not violate state banking statute.
- 11/5/1987 Bank may offer promotion to remedy a customer's problem within 24 hours or credit that customer's account \$25.
- 10/23/1987 #2 Bank must provide notice of conditions in its advertisements re a promotion and on the signature cards of such account.
- 10/5/1987 Bank promotion to award \$50 on a random basis to individuals who have used an ATM is reviewed by the Department for safety and soundness.
- 9/16/1987 Promotions offered by banks are reviewed by the Department to determine the effect the promotion may have on the safety and soundness of the institution.
- 3/3/1987 #1 Chance promotions are reviewed to determine their effect on safety and soundness.

**ADVERTISING/PROMOTIONS** (Continued)

- 9/30/1986 #1 Promotions by federal S&Ls are not regulated by Title 36.
- 7/25/1986 #1 The marketing of a savings and finance plan by a company that has no affiliation with a bank or bank holding company does not contravene § 36-5a.
- 1/3/1986 #2 A S&L need not seek review or approval of the Commissioner to identify itself as a “bank” in its advertising.
- 8/28/1985 Advertisements offering merchandise, in lieu of interest, to prospective depositors must meet certain requirements so as not to be misleading.
- 8/9/1985 Advertisements that incorrectly state the amount of interest allowed to be paid on savings accounts in commercial or savings banks and incorrectly state the availability of interest bearing repurchase agreements may be considered an unfair trade practice under Ch. 735a.
- 11/8/1984 Rates must set forth both accrual of dollars and value of merchandise.
- 11/6/1984 Rates must set forth both accrual of dollars and value of merchandise.
- 9/27/1984 Rates must set forth both accrual of dollars and value of merchandise.
- 4/22/1983 A bank is not prohibited from enclosing promotional brochures with monthly statements.
- 2/2/1982 Drawing for trip is permissible premium under banking laws.
- 7/15/1981 Savings bank may for a fee enclose with monthly credit card billings a notification of contest in connection with solicitation of magazine subscription provided the contest and notification comply with state and federal law.
- 4/14/1980 Legality of advertising in Connecticut media by out-of-state bank.

**BANK HOLIDAYS**

- 3/8/1996 Connecticut banks and credit unions may, at their option, close or remain open for business on a full or partial basis on any day designated as a legal holiday pursuant to § 1-4.
- 10/7/1994 Investment management services determined not to constitute “banking transactions” for the purpose of § 36-28a.

**BANK HOLIDAYS** (Continued)

- 2/25/1992 Ch. 638 does not apply to a nonbank mortgage subsidiary, thus it is not required to adhere to the holiday schedule of its parent bank and may be open on a state banking holiday.
- 11/27/1989 All banking transactions must be suspended during a bank holiday.
- 7/21/1987 #2 Banks not authorized to close on nonholidays or open on holidays.
- 12/30/1985 #1 Denial of a request to close at 1:00 p.m. on a day preceding a legal holiday.
- 12/3/1985 #3 The early closing of a bank on a day preceding a legal holiday constitutes neither an “emergency” nor a “bank holiday” pursuant to § 36-28a.
- 12/8/1982 Banks may close only in emergency or bank holidays. This does not include Friday before a Saturday designated as legal holiday.
- 6/5/1981 Bank need not advertise in advance that it will be closed on a legal holiday.
- 2/9/1978 Closing a loan on a legal holiday under certain circumstances is permissible.

**BANKING HOURS**

- 10/23/1995 § 36a-23 requires all banking transactions to be suspended during bank holidays. State chartered banking institutions would not be prohibited from maintaining office hours on Sunday.
- 2/25/1992 A nonbank mortgage subsidiary is not subject to customary banking hours and days.
- 11/13/1991 Customary banking hours are 9 a.m. to 3 p.m., Monday through Friday. Department will not approve branch application for less than customary hours and days.
- 2/23/1990 #2 It is implicit in the chartering process that banks must maintain minimum banking hours from 9 a.m. to 3 p.m. unless a lesser period is stated.
- 11/1/1988 Notice requirements for Saturday closing of bank.
- 4/7/1988 #2 There are no laws or Regs under Title 36 which specifically fix a cutoff hour by a bank for same day credit.
- 7/21/1987 #2 Banks not authorized to close on nonholidays or open on holidays.
- 5/29/1987 State law does not prohibit Sunday business hours.
- 12/30/1985 #1 Denial of a request to close at 1 p.m. on a day preceding a legal holiday.

**BANKING HOURS** (Continued)

- 12/3/1985 #3      The early closing of a bank on a day preceding a legal holiday neither an “emergency” nor a “bank holiday” pursuant to § 36-28a.
- 7/8/1985 #2      Banking hours are from 9 a.m. to 3 p.m.
- 7/8/1985 #1      Approval given for bank to open at 9 a.m. instead of 7 a.m. as previously done since later opening not in violation of 9 a.m. opening requirement.
- 12/8/1982      Banks may close only in emergency or bank holidays. This does not include Friday before a Saturday designated as legal holiday.
- 6/5/1981      Bank need not advertise in advance that it will be closed on a legal holiday.

**BONDING**

- CU 9/5/1984      Bond continuation certificates must be filed with the Department to ensure that the Commissioner is put on notice that a credit union is maintaining adequate surety bond coverage.

**BRANCH BANKING**

- 12/2/2011 #1      An out-of-state, FDIC-insured bank that originates and closes loans in Connecticut directly with no physical presence in Connecticut is exempt from licensing as a mortgage lender, mortgage correspondent lender or mortgage broker by § 36a-486. In addition, the bank would not run afoul of the general prohibition against a foreign banking corporation transacting business in this state under § 36a-425(a). If closing and funding locations are not held out as offices, the bank will not be establishing an office to conduct “banking business” within the meaning of § 36a-425 and would not require branch approval under § 36a-412.
- 4/9/2010 #1      Offices established by master agents acting on behalf of a bank pursuant to an agency agreement would be considered limited branches of the bank. Subagents who perform services for and on behalf of a master agent from various locations where the bank name is used in signage or the location is held out to the public through advertising, letterheads or otherwise as an office of the bank would be deemed limited branches.
- 11/17/2003 #1      An out-of-state national bank with its main office in Delaware would not meet the reciprocity requirement of § 36a-412(a)(2) because Delaware law does not permit the establishment of a de novo branch by an out-of-state bank, but the Commissioner may waive this requirement for the establishment of a de novo branch, the activities of which are limited to the exercise of fiduciary or trust powers if the Commissioner finds that such establishment will result in net new benefits to this state.

**BRANCH BANKING** (Continued)

- 5/1/2002 A New York chartered bank that has acquired a branch in Connecticut pursuant to § 36a-412(a)(3)(B) may establish a de novo branch in Connecticut under § 36a-412(a)(2).
- 5/21/1999 Explanation of approval requirements for de novo branching by out-of-state banks.
- 3/24/1997 Courier service is not a branch of the bank within the meaning of § 36a-145 although it did not satisfy all requirements of 12 CFR Part 7.
- 9/17/1996 #2 The successor to an out-of-state bank that acquired branches in Connecticut pursuant to § 36-555 may establish additional branches in Connecticut pursuant to § 36a-412(a)(1) and such establishment must be in accordance with the provisions of § 36a-145, including that requiring the approval of the Commissioner.
- 6/6/1996 #1 An out-of-state bank may, with the Commissioner's prior approval, use a d/b/a for its branches in Connecticut so long as it includes the name of the bank as set forth on its certificate of incorporation.
- 5/31/1996 Branches of a Connecticut bank may use a d/b/a with the Commissioner's prior approval so long as it includes the name of the bank as set forth on its certificate of incorporation.
- 8/22/1995 Manned night depository facilities are not branches of a bank within the meaning of § 36a-145, if compliance with 12 CFR 7 is met.  
Manned night depositories would be "satellite devices" within the meaning of § 36a-2(50), but can only be established by banks, Connecticut credit unions or federal credit unions.
- 5/18/1995 Any out-of-state bank that has established branches in Connecticut may establish additional branches in Connecticut in accordance with § 36a-145, including loan production offices which are "limited branches" as defined in that statute.
- 3/1/1993 #1 P.A. 92-17 authorized banking institutions to establish branches that provide limited services or are open for limited time periods if a special need exists.
- 5/6/1991 A night drop facility would not be approved as a branch or a remote extension of a branch.
- 9/14/1990 #1 Discussion of ability of national bank resulting from conversion of state bank which prior to conversion had merged with out-of-state bank to branch in Connecticut and the other state.
- 6/5/1990 Discussion re establishment of bank branch and ATMs by state and international banks and territorial restrictions re same.
- 2/23/1990 #2 State bank and trust companies cannot limit branch services.

**BRANCH BANKING** (Continued)

- 12/12/1989 No approval is required to establish a temporary loan production office unless, pursuant to § 36-130, the premises are altered.
- 5/15/1989 #2 A “training facility” at the offices of a savings bank which conducts banking transactions including deposits, withdrawals and check cashing is a branch for the purposes of § 36-129.
- 5/1/1989 Limiting branch activity to only serve merchants for a minimum number of hours would not be considered a satellite device, would not fulfill its statutory obligations and would not meet minimum banking hours.
- 7/21/1987 #2 Bank branches must provide a full range of services to the general public.
- 3/27/1987 #1 A Connecticut savings bank may not establish a de novo branch in Massachusetts and a Massachusetts savings bank may not establish a de novo branch in Connecticut.

**BRANCH BANKING—Closings and Openings of Branches**

- 10/4/1991 Bank cannot close lobby facilities of a branch and continue utilizing drive-up facility, as it would limit the services it offers the public or class of persons it serves.
- 11/27/1989 All banking transactions must be suspended during a bank holiday.
- 11/1/1988 Notice requirements for Saturday closing of bank.
- 7/29/1988 #1 Denial of a request by bank to close for business on a Friday to facilitate a relocation.
- 11/16/1987 **(Superseded by § 36a-145(f))** (As of 3/16/1992, Department policy is 90-day notice for closings) A bank must send 30 days’ written notice of a branch closing to the Commissioner and branch depositors.
- 11/4/1987 **(Superseded by § 36a-145(f))** (As of 3/16/1992, Department policy is 90-day notice for closings) A bank must send 30 days’ written notice of a branch closing to the Commissioner and branch depositors.
- 11/2/1987 Notice requirements for temporary closing of main office.
- 4/23/1987 **(Superseded by § 36a-145(f))** (As of 3/16/1992, Department policy is 90-day notice for closings) Closing of a branch is a business decision within the discretion of bank management.
- 12/19/1986 **(Superseded by § 36a-145(f))** (As of 3/16/1992, Department policy is 90-day notice for closings) A bank must send 30-days’ written notice of a branch closing to the Commissioner.

**BRANCH BANKING—Closings and Openings of Branches** (Continued)

- 1/16/1985 (Superseded by § 36a-145(f)) (As of 3/16/1992, Department policy is 90-day notice for closings) Notice requirements for closing of branches and safe deposit relocation procedure.
- 8/23/1984 A branch or bank may close at the time of a robbery to preserve the crime scene without obtaining prior approval from the Commissioner.
- 8/2/1984 #2 Branch purchased under § 36-30 is not required to be kept open, business may be transferred to a branch opened under other statutory authority.
- 11/2/1983 A bank may temporarily close a branch during reconstruction and re-open the branch when new building is ready without this Department's approval.
- 4/25/1983 Statutory notice requirements for establishing full service bank were complied with by First Bank.
- 2/16/1983 (Superseded by § 36a-145(f)) (As of 3/16/1992, Department policy is 90-day notice for closings) 30 days' written notice to office and adequate notice to depositors necessary for temporary closing of a branch.
- 12/15/1982 #2 No approval of the Commissioner required where FHLBB has approved extension of time to open branch bank.
- 12/2/1982 Statutes governing closing of a University branch.
- 5/10/1982 #2 Without applying to the Department, a bank may temporarily close a branch while the building is razed and a new building built and then reopen a branch in that building.
- 5/21/1980 Acknowledgment of notice of temporary closing of branch in supermarket when supermarket has gone out of business.

**BRANCH BANKING—Expanded Facility as Part of Branch**

- 7/31/1984 #1 ATM 70 to 270 feet from branch office in the same mall is a satellite device, not a part of the branch.
- 4/23/1982 ATM on property contiguous to branch is part of branch.
- 11/9/1981 ATM in corporate premises around the corner, and another 2 blocks away, from downtown branch are not part of that branch because ATM serves different market from branch.
- 8/31/1981 #2 Artificial criteria should be avoided in determining if ATM is part of branch.



**BRANCH BANKING—Expanded Facility as Part of Branch** (Continued)

- 8/14/1981 #5      Upon expansion of main office from 2nd floor to include 1st floor as well: 1st floor is part of the same office as the 2nd floor. Since the 2 floors are vertically adjacent, it is unnecessary to review whether criteria other than adjacency would suffice.
- 4/29/1981      Particular ATM is part of particular branch because of common ownership of branch and ATM sites, both sites being on same complex with restricted access, and both serving the same market.
- 1/13/1981      Particular ATM is part of particular branch because of short distance between branch and ATM, location of both in same complex, and both serving the same market.
- 12/26/1980      Approval of Savings Bank of Manchester's establishing a mobile branch.
- 6/17/1980      Particular ATM is part of particular branch because of short distance between them, common ownership of the 2 buildings in the same complex, and both serving the same market.

**BRANCH BANKING—Home Office Protection** (Letters on this subject rendered **moot** by P.A. 86-176)

- 6/9/1987      The conversion of a federal savings bank to a Connecticut savings bank will not "close" the town to a savings bank with less than \$350 million in total assets.
- 2/5/1986      Commercial bank can branch under § 36-129 as long as its activities are limited to those of a savings bank.
- 12/3/1985 #2      Home office protection prohibits a state bank and trust company from opening a second *de novo* branch in Fairfield.
- 7/30/1985 #1      A savings bank is not permitted to establish a satellite device and loan production office on the same site in a closed town.
- 2/15/1985      Discussion of why Greenwich is closed to commercial banks.
- 11/27/1984 #5      The statutory provisions re home office protection apply to the opening of a branch at Bradley International Airport.
- 5/24/1984 #1      Home office protection attaches once application for main office is approved regardless of whether the bank has, in fact, "opened its doors."
- 1/17/1984 #3      Home office protection applies to *de novo* branching; it does not apply to § 36-30 acquisition.
- 1/4/1983      Under § 36-59, a state bank and trust cannot establish a branch in a town (outside town in which it is located) where main office of a state bank and trust or national banking association is located.

**BRANCH BANKING—Home Office Protection** (Continued)

- 8/11/1982 Branch acquired under § 36-30 is not subject to home office protection.
- 8/10/1982 Banking institution may sell branch and then establish new branch in that town.
- 6/1/1982 Branch acquired under § 36-30 is not subject to home office protection.
- 3/15/1982 An open town does not become closed to branching until a bank in organization in that town opens its doors to the public.
- 3/10/1981 Home office protection described.

**BRANCH BANKING—Nonbranch Offices**

- 5/26/2016 A stand-alone office of a Connecticut bank for a financial associate and assistant to offer investment advice and investment-related products and services to the public would not be a branch or limited branch under § 36a-145.
- 5/18/2016 A New York chartered bank will not be deemed to be “transacting business” under § 36a-425 by establishing a “hoteling office” for employees to use in lieu of working from home.
- 1/15/2015 #2 Certain Connecticut locations of an out-of-state bank are not “domestic branches” under federal law and do not constitute the establishment of *de novo* branches under § 36a-412.
- 4/6/2006 #2 A Connecticut bank is specifically empowered under § 36a-250(a)(15)(A) to act as an agent for an insured depository institution affiliate in receiving deposits, renewing time deposits, closing loans, servicing loans and receiving payments of loans and other obligations, and in so doing, shall not be considered to be a branch of such affiliate, but should file with the Commissioner prior written notice pursuant to § 36a-250(a)(41) of its intention to offer withdrawal services to customers of its affiliated bank.
- 9/28/2005 Offices of a nonbanking affiliate of a national bank may discuss bank products and answer related questions without such offices being deemed offices or branches of such bank.
- 5/29/2002 A bank limited to fiduciary powers does not establish an office under § 36a-425(b) or a *de novo* branch under § 36a-410 where its employee functions solely in a sales and marketing capacity from a leased space in Connecticut and the space is not held out as an office of the bank, nor do such activities constitute “transacting business” under § 36a-425(a).
- 5/6/2002 Offices of a nonbanking affiliate of out-of-state banks and a Connecticut bank may solicit for fiduciary services, loans, deposits and custody services on behalf of the banks without such offices being deemed offices or branches of such banks.

**BRANCH BANKING—Nonbranch Offices** (Continued)

- 12/5/1991 #2 Establishment of nonbranch offices.
- 12/12/1989 No approval is required to establish a temporary loan production office unless, pursuant to § 36-130, the premises are altered.
- 9/21/1987 #3 A bank may not provide banking services other than loans at a nonbranch office, however, a bank may solicit for all types of banking services.
- 9/11/1987 A state bank and trust company may open a Eurodollar facility in the Cayman Islands.
- 7/21/1987 #2 Deposit taking, withdrawals, check cashing and the issuing of travelers checks cannot be performed at office other than branch.
- 7/30/1985 #1 A savings bank is not permitted to establish a satellite device and loan production office on the same site in a closed town.
- 3/26/1985 A state bank and trust company may open an office in another state provided it only engages in those activities the bank could engage in.
- CU 11/1/1984 #2 Department would not object to central credit union establishing a nondepository, nonlending office in New York to facilitate its function as pass-through correspondent.
- 5/23/1984 A state bank and trust company is authorized to open a loan production office in another state.
- 9/16/1983 A savings bank is not authorized to issue money orders and travelers checks from a nonbranch office.
- 5/3/1982 #1 ATM for use solely by bank employees needs no state regulatory approval.
- 1/25/1982 Acknowledgment of bank's notification of temporary relocation of nonbranch office.
- 7/2/1981 #1 S&L may solicit loans, state bank and trust companies and savings banks may make loans, and all 3 types of institutions may solicit other types of business at nonbranch offices.
- 5/18/1981 Bank may conduct business which is not an integral part of the activities of a bank, such as travel agency business, at a nonbranch office.
- 8/29/1980 S&L's loan origination office is not a branch.
- 5/9/1980 Bank's activities regarding private corporation's cash dispensing machine do not constitute branch banking.

**BRANCH BANKING—Relocations**

- 1/5/1984 Relocation of an ongoing office does not require approval pursuant to § 36-5a(d).
- 4/15/1982 #2 Specifies the limited information Department needs for the relocation of an approved but unopened branch.
- 4/15/1982 #1 Relocation application may be used to relocate a branch into a different town which is open to branching.
- 1/25/1982 Acknowledgment of temporary relocation of bank's international department while bank premises being renovated.
- 5/21/1980 Acknowledgment of notice of temporary closing of branch in supermarket when supermarket has gone out of business.
- 11/6/1979 Bank has right to apply for relocation of a branch acquired by purchase, consolidation or merger.

**BRANCH BANKING—Sale of Branches**

- 8/3/1983 #2 Proposed transaction to sell assets of bank in contravention of § 36-30 as amended by P.A. 83-477.

**BROKERAGE ACTIVITIES BY FINANCIAL INSTITUTIONS**

- 3/21/2001 Rescission of policy statement re retail sales by depository institutions of mutual funds and other nondeposit investment products.
- 5/26/1999 Bank employees making follow-up telephone calls to individuals already contacted in which such employees describe the features of a third-party marketer's products are deemed to be "agents" within the meaning of § 36b-3(1).
- 5/5/1999 (**Rescinded**, see 3/21/2001 policy statement.) Amendment to 6/30/1994 Department policy statement re retail sales by depository institutions of mutual funds and other nondepository investment products.
- 3/5/1999 (1) A financial institution is exempt from registration as a broker-dealer; (2) nondual employees are not acting as agents necessitating registration; and (3) Connecticut banks may lease space to broker-dealers on a percentage lease or nominal referral fee per customer basis.
- 4/23/1998 Financial institutions exempt from registration as broker-dealer; nondual employees are not acting as agents necessitating registration; and Connecticut banks and credit unions may lease space to broker-dealers on a percentage lease basis.

**BROKERAGE ACTIVITIES BY FINANCIAL INSTITUTIONS** (Continued)

- 5/19/1995 Department policy statement re retail sales of mutual funds and other nondepository investment products (revised 6/30/1994—**rescinded**, see 3/21/2001 policy statement) sets forth, among other things, the Department’s position with respect to dual employees.
- 6/30/1994 #2 (**Rescinded**, see 3/21/2001 policy statement.) Department policy statement re retail sales by depository institutions of mutual funds and other nondeposit investment products. (**See 5/5/1999 for amendment**)
- 2/27/1991 State bank and trust company may act as agent for the sale of U.S. treasury bills, notes and bonds.
- 10/30/1989 #2 Department will take no enforcement action against banks that engage in municipal securities activities permissible under federal law since state law is silent as to permissibility.
- 6/3/1988 Discussion of Connecticut laws governing investment in real estate development, securities underwriting and brokerage and financial consulting for bank and trust companies and holding company subsidiaries.
- 4/19/1988 #2 Agreement between service corporation of Connecticut-based savings bank and broker-dealer to provide brokerage services to bank customers: (1) Savings bank excluded from “broker-dealer” definition; (2) service corporation not acting as a “broker-dealer”; (3) employees of service corporation and savings bank described as “contact persons” required to be registered as agents of broker-dealer; other service corporation and savings bank employees performing ministerial functions need not be so registered; (4) broker-dealer deemed to be operating a branch office at each location where it maintains a physical presence; applicability of books and records requirement to each branch office; on-site principal requirement applicable to each branch office, unless waived.
- 8/7/1987 Savings banks, S&Ls and credit unions may contract directly with a brokerage service to provide discount brokerage services to its customers, provided certain conditions are met.
- 11/5/1985 Extent to which Connecticut thrift institutions may provide brokerage-related services by participating in program sponsored by Connecticut registered broker-dealer.
- 2/7/1985 #1 Outlines when employees of a bank, which contracts with a broker-dealer for the provision of brokerage services to customers, must register as agents under the Connecticut Uniform Securities Act.
- 1/30/1985 Discussion of authority for banks to establish full-service brokerage subsidiaries.

**BROKERAGE ACTIVITIES BY FINANCIAL INSTITUTIONS** (Continued)

- 12/28/1984        Where a state chartered bank and brokerage firm enter into Agreement for the provision of securities brokerage and investment advisory services on the premises of the bank, (1) brokerage firm must be registered under § 36-474(a); (2) dual employees must be registered as agents of brokerage firm under § 36-474(a); (3) on-site service centers deemed “branch offices” of broker-dealer under § 36-500-13 of the Regs, with on-site supervision by principal of broker-dealer required; and (4) broker-dealer may be required to register as investment adviser under § 36-474(c). (Opinion takes no position on whether non-dual employees would be required to register as agents of brokerage firm, referring to proposed advisory interpretation of 10/5/1984 for general guidance.)
- 6/14/1984 #3        Connecticut law does not preclude a director of a Connecticut bank and trust company from being affiliated with or employed by a firm engaged in the securities business.
- 2/24/1984 #2        A savings bank may rent space in its lobby to a stock brokerage firm provided certain conditions are met.

**BYLAWS**

- CU 6/29/1998        Annual meeting was deficient in terms of fulfilling requirements of the credit union’s bylaws to hold an election of board members, but such deficiency would not appear to have violated Title 36a or § 33-1065(b).
- CU 5/6/1993 #1        There are no provisions in Title 36 or the bylaws that prohibit a credit union from implementing voting procedures for the election of directors at the annual meeting as long as the statutory right of members to vote at meetings is not withheld.
- CU 11/2/1984        A resolution to adopt an amendment to the bylaws of a state-chartered credit union must be formally approved by a 2/3rd vote of the board.
- CU 7/12/1982        Use of statistical random sampling in account verifications precluded by Connecticut Credit Union bylaws.
- CU 6/7/1982 #2        Credit union verification of member accounts at the same time it effects an audit violates Connecticut Credit Union Bylaws.

## CAPITAL

- 3/21/1986 A bank which reduces the par value of its stock pursuant to § 36-88(6) must comply with the minimum capital and surplus requirements for a new bank.
- 5/3/1982 Profit from a sale and leaseback of bank premises, and subordinated debt, are both part of savings bank's aggregate surplus accounts under § 36-193.
- 8/1/1980 Valuation reserves are permissible by and are part of the "aggregate surplus accounts" of a savings bank.

## CHARTERS

- 4/19/2012 #2 Corporator requirements for mutual savings banks and mutual savings and loan associations.
- 8/14/2002 #2 Connecticut banks are subject to Title 36a. National banks, federal savings banks and federal savings and loan associations with their main office in this state, and out-of-state banks and foreign banks that maintain branches in this state may be subject to certain provisions of Title 36a.
- 10/1/1999 A Connecticut bank in organization is supervised under Title 36a when its temporary certificate of authority is issued.
- 5/28/1998 #1 A Connecticut bank could not be organized as an LLC; however, a Connecticut bank could be organized as a Subchapter S corporation, subject to dividend restrictions under § 36a-110(a).
- 12/10/1991 There is no authority for the establishment of a state-owned commercial bank.
- 3/21/1991 With respect to the moratorium on the organization of state bank and trust companies imposed by P.A. 90-2, the Department will accept applications and grant temporary certificates of authority.
- 7/10/1990 (Rendered **moot** by 3/21/1991 opinion) With respect to the moratorium on the organization of state bank and trust companies imposed by P.A. 90-2, the Department will not accept any applications for such organizations until 2/1/1992.
- 6/8/1988 #2 Amendment of articles of incorporation to delete provision limiting acquisition of stock of bank does not require a certificate of approval.
- 12/8/1987 Changes to a bank and trust company's certificate of incorporation are permissible under the Stock Corporation Act and the banking statutes.
- 10/29/1987 Charter amendment re directors does not require the Commissioner's approval.
- 8/13/1986 #2 Amendment of articles of incorporation to change the minimum capital and surplus provisions and add a CEO does not require a certificate of approval.

**CHARTERS** (Continued)

- 6/30/1986           Amendment of articles of incorporation of commercial bank to eliminate requirement that directors hold shares of bank's stock does not require certificate of approval.
- 5/15/1986 #2       § 33-305 governs the franchise tax payable by a capital stock bank which amends its articles of incorporation to increase its authorized shares.
- 2/19/1985           An amendment to the articles of incorporation which is not material to the factors to be considered pursuant to § 36-53(7) does not affect a temporary certificate of authority of a new bank, but must be disclosed to people with subscription rights and in the securities offering circular.
- 9/7/1984 #2       Discussion of authority to establish a state bank and trust company limited to export-import financing.
- 8/28/1984 #2       When a state chartered mutual savings bank converts to a federal charter, the state charter would be terminated.
- 5/4/1984           Ch. 599 governs the procedure for amending the charter of a capital stock S&L, the Commissioner's approval is not required.
- 8/30/1983           Information requested re temporary certificate of authority granted under § 36-193j.
- 6/7/1983           Savings bank may amend charter without approval of the Commissioner.
- 1/11/1983          Charters may not be changed or amended without approval of the Commissioner.

**CHECK CASHING SERVICES**

- 8/22/2018           The Department takes a "no action" position concerning the requirement that any Connecticut activity by check cashing servicer licensees be conducted from a "state" for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.
- 7/9/2014           A company located in Connecticut that cashes checks for a foreign purchaser of such checks and provides the money back to the purchaser for a fee would need to obtain a license to operate a general facility.
- 8/19/2014 #2       A licensed pawn shop that cashes checks it issues to customers for items sold or pawned, and for which it does not charge a fee, would not be required to obtain a check cashing services license.
- 5/20/1999           Operators of check cashing machines would have to obtain check cashing services licenses and such machines would have to be open to the general public.
- 3/23/1994           An entity acting as agent for a national bank for purposes of cashing checks is not exempt from the licensing provisions of Ch. 662d.



**CHECK CASHING SERVICES** (Continued)

- 12/16/1993 An organization which assists people disabled by prolonged psychiatric illness which advances funds against certain types of checks made payable to the member may be exempt from licensing under Ch. 662d.
- 12/4/1991 #1 A company that charges a check guarantee fee plus a fee of \$.50 for cashing a check is required to be licensed.
- 11/14/1991 Check cashing services may not operate from mobile units. Such service cannot limit the types of checks it cashes.
- 10/18/1990 #2 “WORM” optical disk image is a “viewable photographic record” within the meaning of § 21-118-3(a)(1)(B) of Regs.
- 3/13/1990 It is not permissible for check cashing licensees to operate from mobile units. There is no prohibition against a corporation engaging in both the money order and check cashing businesses at the same location, but both need separate licenses and must maintain separate records.
- 7/15/1986 **(Superseded by P.A. 88-200)** Business which engages in cashing checks for a fee and is not affiliated in any way with a banking institution is not required to obtain a license or charter from the Department.
- 3/24/1986 #2 **(Superseded by P.A. 88-200)** A company engaged in the business of cashing checks, and is not affiliated with a banking institution, is not required to obtain a license or charter from the Department.
- 7/17/1985 **(Superseded by P.A. 88-200)** Entity engaging solely in the business of cashing checks and which is not affiliated in any way with a banking institution, is not required to obtain a license or charter from the Department.
- 11/27/1984 #8 **(Superseded by P.A. 88-200)** Company that engages solely in cashing checks for a fee that is not affiliated with a bank holding company or out-of-state banking corporation is not engaged in banking business and is not required to obtain a license or charter from the Department.
- 11/27/1984 #2 **(Superseded by P.A. 88-200)** Company cashing checks for fee.

**CHECK HOLD POLICIES**

- 1/31/2008 #2 A Connecticut bank may not by contract increase the funds availability period beyond that required by § 36a-302.
- 7/26/1993 Availability requirements for cashier’s checks under § 36-9v and Reg. CC; cannot opine as to whether federal savings association’s funds availability policy is subject to UCC or whether an unduly restrictive policy constitutes an unfair trade practice.

**CHECK HOLD POLICIES** (Continued)

- CU 3/15/1990 Addressing the authority of credit union to prevent a member from withdrawing funds available under Reg. CC from an account with a minimum balance requirement.
- 5/3/1989 A bank is permitted to extend check hold time periods where it has reasonable cause to believe that a check will not clear.
- CU 1/31/1989 #2 The provisions of § 36-9v do not apply to federal credit unions with respect to nontransaction accounts since such accounts fall outside of the scope of Reg. CC.
- 7/29/1988 #3 (Rendered **moot**) “Intervening days” are counted from the first business day after deposit; check hold time frames are based on intervening days, not business days.
- 9/24/1987 #1 A bank is required to notify customers every time a change in check hold policies occurs.
- 12/11/1985 #1 Bank not permitted to apply “hold” against an item that was cashed and not deposited.  
First business day is the banking day on which item is received.
- 9/19/1984 #2 Requirement of P.A. 84-164 that banks notify customers in writing of its check hold policy.

**CHECKS/SHARE DRAFTS**

- 6/22/2000 #1 Although §§ 17-2-215(a)(7) and 17-2-215(b)(3)(c) of the Regs, promulgated pursuant to § 36a-305 recognizes the use of credit card numbers for identification, those regs do not address the recording of such numbers on checks.
- 11/23/1998 #2 There are no laws within the jurisdiction of the Department concerning the information required by retail stores before accepting payment from a customer by check.
- 10/8/1996 #1 A bank’s policy to require the filing of a police report and an affidavit before it will act on customer’s request for reimbursement of a forged check does not violate any statute or reg under the Commissioner’s jurisdiction
- 8/21/1995 There are no laws within the jurisdiction of the Department concerning the imposition of overdraft fees charged by banks, postdated checks, and the return of checks for insufficient funds. However, § 42a-4-401(a) provides that a bank may charge against the account of a customer an item that is properly payable from that account even though the charge creates an overdraft; and § 42a-4-401(c) provides a bank may charge a postdated check against its customer’s account, even though payment was made before the date of the check, unless the customer has given timely notice to the bank describing the check with reasonable certainty.

**CHECKS/SHARE DRAFTS** (Continued)

- 7/31/1995 A court may determine that a bank cannot stop payment on a teller's check at the request of the bank's customer, the purchaser of the instrument, and may hold the bank liable for damages if it refuses to pay the person asserting the right to enforce the check pursuant to § 42a-3-411.
- 5/11/1995 A bank is permitted by § 42a-4-205 to receive an unendorsed check from a customer for payment or deposit.
- 4/24/1995 A bank is permitted by § 42a-4-205 to receive an unendorsed check from a customer for payment or deposit; a check must be signed by the drawer to be valid and negotiable regardless of whether the signature is made manually or by another device; a bank which pays a check bearing a forged signature may be held liable in a civil lawsuit.
- 11/23/1993 Title 36 and the corresponding Regs do not contain a requirement that a customer must use words to delineate the amount of a check or draft.
- 5/10/1993 Whether identifying the payee of a check by first name only is sufficient identification for purposes of § 42a-3-110 and whether a bank may refuse to pay a check that does not include the payee's surname pursuant to § 42a-3-501(b)(3) are issues that are appropriately determined in a court of law.
- CU 3/1/1991 Department lacks jurisdiction to address an issue of whether a check must be made out in English rather than Spanish.
- CU 12/12/1988 Specific hold on funds in a member's account does not satisfy requirement that a credit union which certifies a share draft segregate funds sufficient to cover the draft.
- CU 3/1/1988 Credit union may certify share drafts provided certain conditions are followed.
- 5/27/1986 The UCC does not expressly require a bank to honor checks presented for payment by a payee.
- 4/4/1985 #2 Once a bank is put on notice that forgeries have occurred on an account, the bank is required to take appropriate action to insure that the depositor is protected.
- 5/7/1984 There are no state laws or Regs governing fees banks may impose for processing overdrawn checks.
- CU 9/28/1983 Member credit unions of the Central Credit Union may withdraw funds from the Central Credit Union by way of third party demand drafts.
- 4/4/1983 Stop payment orders are beyond the jurisdiction of the Commissioner, governed by § 42a-4-403.
- 3/15/1983 #2 State chartered S&Ls do not have power to draw checks on themselves.

**CHECKS/SHARE DRAFTS** (Continued)

- 1/7/1982 Factors determining liability if bank refuses to cash a check for a person who does not have an account.
- 4/10/1980 Bank's threat to bring criminal action if depositor fails to pay bank the amount of NSF check may itself be larceny.
- 8/31/1979 Financial institution's refusal to cash check drawn on that institution may be wrongful dishonor under UCC.
- 5/23/1979 Explanation of why banks may refuse to cash checks unless person has account at bank.

**CHECKS—Drawer—Signature**

- 6/22/2000 #2 The statutes governing signatures and endorsements on checks, including forged checks, are found in Articles 3 and 4 of Title 42a (UCC).
- 7/27/1983 #2 Certification of a check does not constitute certification of the drawer's signature.

**COMMENTS**

- 5/13/2019 Comment to Board of Governors of the Federal Reserve System on Notice of Proposed Rulemaking Regulation D: Reserve Requirement of Depository Institutions, Docket No. R-1652; RIN 7100-AF-40.
- 7/12/2018 Comment on Notice of a Modified System of Records for the "Customer Engagement Management System" published by the U.S. Department of Education on June 13, 2018, Docket ID ED-2018-FSA-0053, 83 Fed. Reg. 27587.
- CU 8/31/2015 Comment on proposed NCUA rule re: member business loans, 12 CFR Part 723, 80 Fed. Reg. 126.
- CU 4/27/2015 Comment on proposed NCUA rule re: risk-based capital, RIN 3133-AD77, 80 Fed. Reg. 17.
- CU 7/26/2013 Comment on proposed NCUA rule re: derivatives.
- 10/31/2003 Letter to FDIC to encourage it to grant waiver requested by The New Haven Savings Bank for a waiver of the depositor vote requirement under 12 CFR 333.4(c)(2) in connection with the bank's application to convert from mutual to stock form.
- 10/7/2003 #1 Comment on proposed OCC rule re preemption.
- 4/2/2001 Comment on proposed OCC rule re state laws applicable to operating subsidiaries of national banks.

**COMMENTS** (Continued)

- 8/4/1993            Comment on proposal by Shawmut Bank Connecticut, National Association to operate limited branches.
- 2/26/1993            Comment on application by First Fidelity Bancorporation to acquire Northeast Bancorp.
- 6/10/1992            Comment to FRS re proposed Reg. DD, Truth in Savings Act.
- 1/6/1992 #1            § 36-193f(b) would prohibit network consisting of foreign and domestic banking corporations from using point of sale terminals located in this state to enable customers to make deposits.
- 5/8/1990            Comment re proposed changes to 12 CFR § 9.18 which governs the collective investment of trust funds.
- 3/24/1987 #1            A bank which seeks to establish an office to engage in leasing activities pursuant to § 225.25(b)(5) of the FRB's Reg. Y will be engaging in banking business as defined in § 36-5a(b) and must comply with the provisions of § 36-5a(d).
- CU 9/30/1986 #2        NCUA Board's proposed rule re member business loans by federally insured credit unions. (Fed. Reg. Vol. 51 #123 p. 23234).
- 2/4/1985 #1D            Objection to Security Pacific Corporation's establishing an office in East Hartford without approval and appropriate licensing.
- 1/24/1985D            Objection to application of H. F. Ahmanson & Co. with the OCC to establish a national bank in Stamford.
- CU 12/14/1984 #3        Comment re proposed amendment to 12 CFR Part 701—Share, Share Draft and Share Certificate Accounts re disclosures, funds availability and service fees.
- CU 2/6/1984            Comment to NCUA re impact of federal deregulatory trends on state policy re credit unions.
- CU 12/30/1983            Opposition to proposed expansion of St. Mary's Windsor Locks Parish Federal Credit Union's field of membership to include certain employees already within the field of membership of 2 other credit unions.
- CU 12/29/1982            Department response to questionnaire concerning NCUA study of compensation to credit union boards of directors.

**CONFIDENTIALITY**

- 12/3/2008 A bank must obtain a customer's authorization prior to disclosing such customer's account numbers to a company engaged in the business of collection on nonsufficient funds as part of its check recovery system.
- 7/1/2005 A Connecticut bank that discloses records pursuant to § 36a-44(7) does not violate § 36a-43 if it discloses a customer's financial records without having been served with a lawful subpoena or a copy of the subpoena being served upon the customer whose records are being disclosed.
- 12/17/2003 Department has determined not to disclose vote tally sheet of corporators of converting mutual holding company in reliance on exemption contained in § 1-210(b)(2).
- 3/24/2003 Disclosure of financial records pursuant to a lawful subpoena under § 36a-43.
- 2/26/2002 Privacy notices sent out by financial institutions subject to § 36a-42 should take its opt-in provisions into account.
- 7/31/2001 #1 Commissioner does not have authority to investigate a complaint against an individual, not associated with a financial institution, who allegedly "published" the complainant's bank records.
- 6/21/2001 Discussion of Connecticut's privacy laws, including P.A. 01-76.
- 4/6/2001 Telephone numbers are not "financial records" under § 36a-41(2) and may be disclosed to an affiliate. Determination of whether or not telephone numbers are public or nonpublic personal information as it relates to privacy under Gramm-Leach-Bliley is outside the Department's jurisdiction.
- CU 1/11/2001 A credit union may not disclose "financial records" to a bonding company unless an agency relationship exists, as determined by the credit union.
- 6/15/2000 Discussion of disclosure of confidential financial records by a Connecticut branch of an out-of-state national bank, preemption of state laws and the enforcement authority of the Commissioner against national banks.
- 6/18/1997 #1 Transfer of customer accounts in context of bank merger or sale of assets does not violate § 36a-42.
- 7/18/1995 Department will release to the public orders which it has issued as a result of an administrative hearing.
- 7/5/1995 Disclosure of information in connection with a bank's attempts to preserve its rights or determine its liabilities re any check handled by it for collection or otherwise does not constitute disclosure of "financial records".
- 3/20/1995 Commissioner will not release bank exam reports for use in private litigation.

**CONFIDENTIALITY** (Continued)

- 2/17/1995 Department will not release personal and business history statements, financial documents, statements of personal worth, credit reports and personal references of applicants for a check cashing service or their principals.
- 9/7/1994 #2 Department cannot disclose joint DOB/FDIC exam reports or a memorandum of understanding without FDIC permission.
- 4/22/1994 #1 CAMEL ratings which are contained in bank exam, operating or condition reports prepared by the Department or the FDIC are confidential; memoranda of understanding resulting from FDIC exams may be disclosed but those resulting from Department exam may be disclosed; cease and desist orders issued after 8/9/1989 are public documents under federal law.
- 12/3/1993 Disclosure by mortgage company of name and address of an applicant is not a violation of § 36-9k.
- CU 3/1/1993 #3 The disclosure of credit union deductions on a paystub does not violate § 36-9k.
- 9/8/1992 Department views reports of exam as highly confidential and will not authorize their release.
- 3/10/1992 A bank disclosing customer names and addresses to another company does not violate § 36-9k since the information is not a “financial record” as that term is defined in § 36-9j(c).
- CU 2/10/1992 Disclosure to shareholders of names of credit union members who have filed for bankruptcy or have caused the credit union to charge-off their loans may be prohibited by the credit union’s bylaws and, in certain circumstances, by § 36-16(b).
- 12/31/1990 #1 Age, job title and place of employment are not “financial records” within the meaning of § 36-9j(c).
- 11/20/1990 Federal savings bank must look to state law for prohibition on disclosure of customer financial information since federal regulation governing disclosure was temporarily repealed.
- 10/18/1990 #1 Department would object to disclosure by bank of its audits for use in a lawsuit against the bank.
- 8/28/1990 Records pertaining to pending litigation are exempt from disclosure under § 1-19(b)(4).
- 1/2/1990 Commissioner is exempt under § 36-9m(b) from serving a subpoena to a customer then subpoenaing records of a financial institution.

**CONFIDENTIALITY** (Continued)

- 4/20/1989 § 36-9k authorizes a financial institution to disclose financial records only in response to a certificate signed by the Commissioner of administrative services, income maintenance or human resources or by a person who has the independent authority to sign on his behalf.
- 6/30/1988 #1 Financial institutions may release financial records to the Commissioner pursuant to a subpoena without prior service upon the bank customer whose records are being sought.
- 1/29/1988 #2 Disclosure by a bank of its travelers check ledger and cancelled American Express travelers checks is not a violation of § 36-9k.
- 1/21/1988 § 36-9k excepts from the general prohibition against disclosure of financial records relating to a customer, disclosures in response to a certificate signed by the Commissioner of Administrative Services.
- CU 2/3/1987 Credit union may not disclose “financial records” to a bonding company.
- 12/11/1985 #2 Confidentiality of the report of examination.
- 2/28/1985 Permission granted for bank to disclose portion of exam reports to FBI and State’s Attorney.
- 11/27/1984 #1D Permission granted to disclose exam reports under § 36-16 in connection with proof of loss submitted to a fidelity bonding company.
- 10/31/1984 #1D Authorization for release of exam reports to fidelity bonding company pursuant to terms of a stipulation.
- CU 7/31/1984 #2 A director, officer, employee or agent of a credit union is prohibited from disclosing or otherwise making public information contained in an exam report without the Commissioner’s written consent.
- CU 3/21/1984 Financial statements of credit unions on file with the Department would not have to be made available to interested parties requesting them.
- 3/15/1984 Confidentiality of customers deposit records.
- 3/8/1984 Confidentiality of customers deposit records.
- 11/22/1983 #2 Statements of personal worth filed under § 36-423(b) not found to be confidential under §§ 1-19(b)(8) and 36-16.
- 9/14/1983D Approval to make available FDIC/Department records under § 36-16.
- 8/9/1983 Arrangement for sharing reports re each nonmember bank which is examined by Department and which is a subsidiary of a bank holding company headquartered in Second Federal Reserve District.



**CONFIDENTIALITY** (Continued)

- 3/30/1983 #1 Disclosure of customer's financial records to conservator of person of that customer is only allowable if such powers are enunciated by probate court in making appointment.
- 3/11/1983 Information obtained by the Commissioner shall be confidential.
- 9/10/1982 #1 Confidential customer records may be disclosed to appropriate officials upon suspected violations of criminal law.
- 4/21/1982 Confidentiality of bank exam report discussed; § 36-16 applies to entire exam report.
- 4/6/1982 #1 Discussion of access to deposit records in bank by personnel of Department of Income Maintenance.
- 4/5/1982 Confidentiality of bank exam report discussed.
- 7/24/1981 Department lacks jurisdiction over §§ 36-9j through 36-9n.
- 7/22/1981 #2 Department lacks jurisdiction over §§ 36-9j through 36-9n.
- 10/12/1978 Department lacks jurisdiction over §§ 36-9j through 36-9n.
- 9/25/1978 Department lacks jurisdiction over §§ 36-9j through 36-9n.

**CONSUMER CONTRACTS**

- 12/20/1985 #2 The decision re when to date an installment loan note should be addressed by bank management.
- 7/22/1981 #1 Department lacks jurisdiction over plain language (Ch. 742) and attorneys' fees (§§ 42-150aa, *et seq.*) statutes; legislative history discussed.
- 8/10/1979 Department lacks jurisdiction over plain language; legislative history discussed.

**CONVERSIONS**

- 12/29/2004 The requirement in § 36a-196(a) that the converting institution mail an expression of interest card to all eligible account holders is not applicable where the institution will send offering materials to all eligible account holders.
- 10/2/2001 Any person who establishes or maintains an account, including a joint account, at a mutual savings and loan association would be a "depositor" for purposes of § 36a-85 and would be entitled to no more than one vote, regardless of the number of accounts or account relationships such person maintains at the savings and loan association.

**CONVERSIONS** (Continued)

- 7/24/2001            Commissioner is not required to cancel the certificate of authority of a Connecticut bank authorized to accept retail deposits which converts to an uninsured bank pursuant to § 10 of P.A. 01-183, or to issue to such bank a new certificate of authority.
- 10/31/1995            **(Superseded by P.A. 04-23)** Policy re corporator vote for conversions of mutual savings banks to capital stock banks and formation of a mutual holding company.
- 12/13/1993            In a holding company's acquisition of a state savings bank converting to stock form:  
1. Holding company's common stock (including shares issuable upon conversion of Series B preferred stock) would be subject to § 36-142m-13(e) of the Regs.  
2. Department would take no action if holding company's Series B preferred stock was not subject to § 36-142m-13(e) where: holders of Series B generally would have no voting rights, if at any time the equivalent of 6 quarterly dividends payable on the Series B are accrued and unpaid, the number of holding company directors would be increased by 2 and the holders of outstanding shares of Series B would be entitled to elect the additional directors until all dividends accumulated had been paid.
- 8/9/1990            Connecticut law does not provide for a modified conversion of savings banks from mutual to stock form similar to that authorized under OTS Regs.
- 10/11/1989            Purchase of shares in a conversion are limited to 30% of total shares for officers, directors and their associates, and to 5% of total shares for any person or group acting in concert.
- 12/7/1987            Explanation of mutual holding company structure.
- 12/4/1987            Commissioner's approval is not required for a federal savings bank that converted to a state-chartered savings bank to continue its membership in the FHLB system.
- 12/4/1987            Department will not take action under § 36-563(b) to prevent a federal savings bank which is converting to a state chartered savings bank from electing to be deemed an insured institution under § 408 of the National Housing Act.
- 12/2/1987 #1            Stock repurchase within 3 years after conversion must take the form of an offer made on a pro rata basis to all shareholders.
- 5/18/1987            A savings bank converting from mutual to stock form may not pay compensation to the underwriter in the form of warrants.
- 4/9/1987            Depositors in a bank to be merged into a converting bank after the eligibility record date do not qualify as eligible account holders.
- 2/23/1987 #2            A filing under § 36-423 is required if a party seeks to acquire more than 10% of the stock of a bank.

**CONVERSIONS** (Continued)

- 7/25/1986 #2 It is permissible to apply federal dissenters' rights to a transaction wherein a state S&L first converts to a national bank and then merges with another national bank.
- 5/7/1986 Discussion of affiliation between a state chartered mutual savings bank and a national bank.
- 4/21/1986 Permission for bank to use the perpetual proxies authorized by federal regs in order to obtain the member vote required by federal law for a multiple-step conversion of a mutual S&L to a mutual savings bank.
- 3/3/1986 § 36-192 does not require either a hearing on the proposed articles of association or newspaper publication of those articles when a federal S&L seeks to convert to a state S&L.
- 2/3/1986 Discussion of steps for conversion of mutual S&L to stock savings bank and acquisition by bank holding company.
- 7/26/1985 #2 Adjustment in number of shares offered and price they are offered at may require solicitation of subscribers in a mutual to stock conversion.
- 4/10/1984 Obtaining a waiver of FSLIC regs is an appropriate way to resolve a conflict between federal and state regs.
- 10/24/1983 Approval for conversion cannot be given until merger agreement has been authorized by the shareholders or depositors of the merging institutions.
- 10/3/1983 Department not required to approve conversions prior to the adoption of permanent regs.
- 9/7/1983 #3 Amendment to regs re conversions of S&Ls from mutual to stock will simplify and expedite the conversion procedure and remove a major source of expense and management effort without a negative impact on rights of depositors or members.
- 9/7/1983 #2 No comments received opposing proposed amendment to the regs re the conversion of S&Ls from mutual to stock.
- 9/7/1983 #1 No comments received opposing the promulgation of the proposed regs for the conversion of mutual savings banks to capital stock banks.
- 9/6/1983 Commissioner's request for early consideration of proposed conversion regs by legislature.
- 8/9/1983 #1 Discusses statutory requirement for conversion of state chartered capital stock bank to any other form of state chartered capital stock bank.
- 6/15/1982 Charter and bylaw requirements for federal S&L converting to state S&L discussed.

**CONVERSIONS** (Continued)

7/23/1981 Approval of amendments to Heritage S&L's stock conversion plan.

6/29/1981 Mutual to stock conversion process described.

**COURIER SERVICES**

8/14/2002 #1 A Connecticut bank may utilize bank employees as deposit couriers to originate checking accounts at off-site locations.

7/10/2002 Courier service is not a "branch" of an out-of-state bank within the meaning of § 36a-410(1) and does not require the prior approval of the Commissioner under § 36a-412(a)(2).

3/24/1997 Courier service is not a branch of the bank within the meaning of § 36a-145 although it did not satisfy all requirements of 12 CFR Part 7.

7/19/1995 A deposit pick-up service established and operated by an entity unrelated to a bank which meets the requirements of 12 CFR 7.7490 will be deemed to be permissible as a messenger service established and operated by a third party.

8/14/1987 #2 Opines as to whether certain services provided by a bank supplied courier constitute branch banking.

3/27/1987 #2 Banks may not provide a courier service to pickup deposits from customers.

2/4/1987 #2 Pick-up and delivery of customers' funds is not an authorized form of branch banking and thus not permissible for national banks under federal law.

2/4/1987 #1 Pick-up and delivery of customers' funds is not an authorized form of branch banking.

2/16/1983 A courier service which accepts deposits may be considered a branch—*First National v. Dickinson*.

3/23/1981 #1 Armored car hired by depositor for deposit pick-ups is not a branch even if bank reimburses depositor for the fee.

12/26/1980 Decision approving application by Savings Bank of Manchester for mobile branch.

### CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

- CU 4/29/2013 Discussion of the permissibility for a CUSO to compensate directors for services rendered.
- CU 3/4/2009 A Connecticut credit union is authorized by § 36a-461(a)(i) to pay appropriate fees to a credit union service organization for services in connection with its student loan program and is authorized by § 36a-455a to make such loans to its members.

### CURRENCY EXCHANGE

- 4/11/1983 #2 (**Superseded** in part by P.A. 88-200) Neither currency exchange nor check cashing business is regulated or licensed by state, county or municipal agencies.

### CURRENCY TRANSACTION REPORTS

- 5/5/1990D Connecticut banking institutions are required to file currency transaction reports with the Commissioner.
- 5/19/1988 #4 Department will accept computer reports listing currency transactions as required by the Bank Secrecy Act but does not have capability to accept data from magnetic tape.

### DEBT ADJUSTMENT/DEBT NEGOTIATION

- 10/28/2021 Order establishing requirements and procedures for use of electronic bonds on NMLS by money transmitters, consumer collection agencies, mortgage lenders, mortgage correspondent lenders, mortgage brokers, exempt registrants, mortgage servicers and debt adjusters effective November 1, 2021, and the transition of existing licensees to the electronic bond format no later than March 1, 2022.
- 7/1/2021 Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 3/1/2021 (**See 7/1/2021 Order**) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**DEBT ADJUSTMENT/DEBT NEGOTIATION** (Continued)

- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**DEBT ADJUSTMENT/DEBT NEGOTIATION** (Continued)

- 3/9/2020 (See 7/1/2021 Order) **Revised 4/16/2020; 5/20/2020; 6/19/ 2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by debt adjuster and debt negotiator licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such individuals hold a valid license for such activity through December 31, 2018.
- 1/6/2016 Persons engaged in activities that meet the definitions of “debt adjustment” and “money transmission” are required to obtain both licenses unless exempt from licensure.
- 9/11/2012DR (**Overruled** by *Persels & Associates v. Department of Banking*, 318 Conn. 652 (2015)) The attorney exemption from debt negotiation licensing pursuant to § 36a-671c(1) is only for a natural person who is not retained to perform debt negotiation services as the primary purpose of the representation. The Department will take a no-action position in connection with a law firm engaging or offering to engage in debt negotiation activities under certain circumstances.
- 10/5/2011 Requirements of certain individuals working on behalf of a licensed debt negotiator to obtain a mortgage loan originator license.
- 7/18/2011 Whether fees paid in excess of \$500 by a real estate firm in connection with a short sale are permissible.
- 6/1/2011 There is no requirement in Title 36a for a person to obtain a license to write or publish news content about debt adjusting, debt negotiation, debt settlement, etc., unless such person is offering debt adjustment, debt negotiation or debt settlement services.
- 4/5/2011 (Rendered **moot** by 1/6/2016 opinion) It is not the policy of the Department to require a licensed debt adjuster to be dually licensed to engage in the business of money transmission.
- 3/29/2010 A debt adjustment contract would not be subject to §§ 36a-655 *et seq.* and a debt negotiation contract would not be subject to §§ 36a-671 *et seq.* if the debtor was not a resident of this state at the time the contract was entered into, even if the debtor later becomes a resident of this state.

**DEBT ADJUSTMENT/DEBT NEGOTIATION** (Continued)

- 11/8/1999 An out-of-state debt management company that solicits customers via television; does not have any offices, employees or property in Connecticut; and executes contracts with Connecticut customers outside Connecticut engages in the business of debt adjustment in Connecticut and is required to obtain a license under § 36a-656.
- 12/1/1997 A company, acting as agent of municipalities, offering a voluntary budget plan for prepayment of property taxes on nonmortgaged property would be excluded from the definition of “consumer collection agency”, would not be engaging in the business of debt adjustment, and would not be subject to § 49-2a.
- 8/1/1990 A corporation whose fees exceed those permitted by § 36-364 would not be a “bona fide nonprofit organization”.
- 7/16/1990 Biweekly mortgage reduction payment programs must comply with Chs. 655 and 662a.
- 5/14/1990 Biweekly mortgage reduction payment programs must comply with Chs. 655 and 662a.
- 4/5/1990 #2 An entity would not be considered a “bona fide nonprofit organization” pursuant to § 36-364 if it were to profit for soliciting and enrolling residents into a mortgage reduction program.
- 10/19/1989 #2 Debt adjustment activities can only be engaged in by a “bona fide nonprofit organization”.
- 10/19/1989 #1 A corporation whose fees exceed those permitted by § 36-364 would not be a “bona fide nonprofit organization”.
- 4/5/1989 #1 A corporation whose fees exceed those permitted by § 36-364 would not be a “bona fide nonprofit organization”.
- 4/4/1989 A corporation whose fees exceed those permitted by § 36-364 would not be a “bona fide nonprofit organization”.

**DEBT CANCELLATION/DEBT SUSPENSION**

- CU 8/1/2003 Connecticut credit unions possess the authority under the incidental powers clause of § 36a-455a(1) to provide debt cancellation contracts and debt suspension agreements in connection with extensions of credit.
- 12/2/2002 A Connecticut bank seeking to offer debt cancellation contracts and debt suspension agreements should file with the Commissioner prior written notice to engage in such activity under § 36a-250(a)(41).
- 11/14/2002 A Connecticut bank may offer “debt suspension agreements” to its borrowers pursuant to § 36a-250(a)(41) subject to certain conditions.



**DEBT CANCELLATION/DEBT SUSPENSION** (Continued)

CU 7/31/2002 Filing under § 36a-441(a)(21) for a Connecticut credit union to engage in an activity that a federal credit union may be authorized to engage in under federal law must be made by the credit union and must include a description of the financial impact of the activity on the Connecticut credit union.

**DEBT COLLECTION PRACTICES**

6/27/2014 Unpaid fines issued by a municipality relating to traffic violations do not constitute “debt” within the meaning of Connecticut’s consumer collection agency regulatory scheme.

3/24/2014 Based upon its unique business model, the Department will take a “no action” position if a debt collection company adds a specific disclaimer to the language required by § 36a-805(a)(14).

11/20/2007 Municipal residential water use charges are debts within the meaning of § 36a-809-3 of the Regs, and their collection would be subject to the provisions of the consumer collection agency laws.

10/3/2007 § 36a-805(a)(3) prohibits consumer collection agencies that purchase or receive assignments of debt from collecting on the debt and filing suit on such debts. However, a debt buyer (or owner) that is not a consumer collection agency may use an affiliated entity that is a licensed consumer collection agency to collect on the debts.

7/5/1995 Creditors’ collection practices governed by § 36a-646 does not apply to the collection of commercial debts.

5/20/1994 #1 Department will not view public television and radio as a creditor for purposes of Ch. 647a when engaged in telefunding activities since a pledge to public television or public radio appears to be a gift rather than a debt.

10/30/1989 #1 Pursuant to § 36-243c-5 of the Regs, it is permissible to charge a fee incidental to a principal obligation if such fee is authorized by the agreement creating the obligation.

4/20/1983 Rental payments to a landlord does not give rise to the creditor/debtor relationship envisaged by § 36-243b.

**DEFINITIONS**

10/30/2003 Definition of “affiliate” for the purpose of § 13 of P.A. 01-34 (§ 36a-498a).

11/7/2002 Definition of “officer” for the purpose of imposing civil penalties against Connecticut bank officers.

**DEFINITIONS** (Continued)

- 10/28/1993 Out-of-state savings bank which acquires a Connecticut savings bank may be defined as a “financial institution” for purposes of § 36-9h in light of the Commissioner’s approval of such acquisition under § 36-555.
- 12/31/1990 #1 Age, job title and place of employment are not “financial records” within the meaning of § 36-9j(c).
- 10/18/1990 #2 “WORM” optical disk image is a “viewable photographic record” within the meaning of § 21-118-3(a)(1)(B) of the Regs.
- 2/23/1990 #1 A bank which makes mortgage loans in Connecticut but does not have any offices in Connecticut would not be deemed to be transacting business by virtue of § 36-5a(g). A bank which contracts with instate entities to purchase loans made by such entities may not be transacting business pursuant to § 36-5a(a).
- 7/29/1988 #3 (Rendered **moot**) “Intervening days” are counted from the first business day after deposit.
- 8/10/1987 Executive offices are not required to be located at “main office” of a bank.
- 4/9/1987 “Eligible account holder” under § 36-142m-2 of the Regs addressed.
- CU 9/16/1985 #2 Phrase “related by blood” as used in § 36-194 must be broadly construed.
- 9/5/1985 #1 Bank holding company, for the purposes of § 36-427a, includes a company which owns or controls another bank holding company as a result of merger under § 36-419.
- CU 8/12/1985 #3 “Bank” in § 7-401 includes a credit union.
- CU 4/9/1985 Certificate account at a credit union as “eligible collateral” under § 36-382(e).
- 8/2/1984 #1 “Engaged in the business of insurance” under § 36-60 addressed.
- 7/25/1984 “Engage in the business of insurance” under § 36-60 does not include a bank that acts as agent for credit life insurance.
- 2/2/1984 #2 “Savings bank of this state” as used in § 36-96(12) includes only state-chartered savings banks.
- 10/25/1983 #1 S&L in organization does not “issue” stock when it obtains subscriptions for it § 36-429(e).
- 8/19/1983 #2 “Establish” under P.A. 83-411, § 9, requires that the office be physically open for business.
- 9/10/1982 #2 “Deposit” does not include a loan made to an investment company pursuant to an investment plan.

**DEFINITIONS** (Continued)

- 5/5/1982            “Savings and loan association” in Title 36 means only state chartered S&Ls.
- 5/3/1982            “Aggregate surplus accounts” in § 36-139 includes subordinated debt and profit from sale and leaseback of bank premises.
- 11/28/1979        “Engage in the business of” addressed.
- 10/17/1979        “Beneficial owner” in § 36-423 (Bank Acquisition Act) addressed.
- 7/23/1979        “State bank and trust company” does not apply after the bank has closed its doors to the public and is winding up its affairs.
- 6/4/1979           “Engage in the business of life insurance” addressed.

**DEPARTMENT OF BANKING—Applications**

- 5/26/2016           A stand-alone office of a Connecticut bank for a financial associate and assistant to offer investment advice and investment-related products and services to the public would not be a branch or limited branch under § 36a-145.
- 5/31/1989           Discussion of application required for formation of a mutual holding company.
- 9/10/1987           Discussion of Department’s refusal to accept applications to organize new state bank and trust company.
- 6/14/1984 #1        Hearing deemed not necessary where no issues of fact to be resolved and constitutional issues are pending court determination.
- 10/20/1982 #1      An approval under § 36-130 is required for improvement of a bank’s leasehold property.
- 9/11/1981           10-day notice period in the Department’s *Bulletin* for comment on applications generally may be extended.
- 8/14/1981 #4        New application to form and merge a phantom bank.

**DEPARTMENT OF BANKING—Decisions**

- CU 1/24/2020D Approval of the merger of Connecticut Federal Credit Union with and into America's First Network Credit Union, the resulting entity to operate as a Connecticut credit union under the name America's First Network Credit Union.
- 11/15/2019D Approvals pursuant to §§ 36a-192(h), 36a-193, 36a-192(b) and 36a-198 of: (1) the formation of a proposed mutual holding company to be known as GSB Mutual Holding Company; (2) the formation of GSB Bancorp, Inc. as a subsidiary holding company of GSB Mutual Holding Company; (3) the application of The Guilford Savings Bank, a mutual savings bank, to form a reorganized savings institution as well as the institution's certificate of incorporation, subject to certain conditions; and (4) the merger of The Guilford Savings Bank, a mutual savings bank, with and into a reorganized savings institution as a stock bank, the resulting bank to operate as a capital stock savings bank under the name "The Guilford Savings Bank".
- 10/3/2019D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by People's United Financial, Inc. of 100% of the outstanding shares of common stock of United Financial Bancorp, Inc.
- 7/26/2019 #2D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Liberty Bank of SBT Bancorp, Inc., and approval pursuant to § 36a-125 of the merger of The Simsbury Bank & Trust Company, Inc. with and into Liberty Bank.
- CU 7/26/2019 #1D Approval pursuant to § 36a-468a of the merger of Danbury Cyanamid Employees Credit Union, Inc. with and into Cornerstone Community Credit Union, the resulting entity to operate as a Connecticut credit union under the name "Cornerstone Community Credit Union".
- CU 6/21/2019D Approval pursuant to § 36a-468a of the merger of CT1 Media Credit Union, Inc. with and into Hartford Federal Credit Union, the resulting entity to operate under the name "Hartford Federal Credit Union".
- 5/15/2019 #3D Approval pursuant to (1) §§ 36a-185 and 36a-411 of the acquisition by Berkshire Hills Bancorp, Inc. of SI Financial Group, Inc., (2) § 36a-412(a)(1) of the merger of Savings Institute Bank & Trust Company with and into Berkshire Bank, and (3) § 36a-112(b) of the voting agreements executed by the directors and executive officers of Savings Institute Bank & Trust Company in connection with the merger.
- 4/18/2019D Approval pursuant to § 36a-412(d) of the application of Magnolia Bank, Inc. to establish a loan production office at 53 East Avenue, Suite 2, Norwalk.
- 3/29/2019D Approval pursuant to §§ 36a-412(a)(1) and 36a-210(a) of the application of KeyBank National Association to acquire a significant part of the assets of Laurel Road Bank.
- 3/15/2019D Approval pursuant to § 36a-434a of the application of Ankura Trust Company, LLC to establish and maintain an office at 140 Sherman Street, 4th Floor, Fairfield, to act as a fiduciary and engage in trust business.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 12/19/2018D Approval pursuant to § 36a-412(d) for Magnolia Bank, Inc., to establish a loan production office at 94 East Avenue, Norwalk.
- 12/13/2018D Approval pursuant to §§ 36a-192(h), 36a-193 and 36a-192(b) of (1) the formation of a proposed mutual holding company to be known as USB Bancorp, Inc., (2) both the application of the Union Saving Bank (a mutual savings bank) to form a reorganized savings institution as well as the institution’s certificate of incorporation, and (3) the merger of Union Savings Bank with and into the reorganized savings institution, the resulting bank to operate as a capital stock savings bank under the name “Union Savings Bank”.
- 11/28/2018D Approval pursuant to §§ 36a-185, 36a-411 and 36a-412(a)(1) of the acquisition by PeoplesBancorp, MHC of First Suffield Financial, Inc., and the merger of The First National Bank of Suffield with and into PeoplesBank.
- 9/25/2018D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by People’s United Financial, Inc., of 100% of the outstanding shares of common stock of First Connecticut Bancorp, Inc.
- 8/27/2018D Approval pursuant to § 36a-412(d) for SunTrust Bank to establish a loan production office at Four Greenwich Office Park, Greenwich.
- CU 8/21/2018D Approval pursuant to (1) § 36a-468a of the merger of Rogers Employees Federal Credit Union with and into America’s First Network Credit Union, the resulting entity to operate as a Connecticut credit union and Rogers’ existing location to operate under the name Rogers Branch of America’s First Network Credit Union, and (2) §§ 36a-437a(h)(2) and 36a-437a(h)(3) of the proposed amendment of America’s First Network Credit Union’s bylaws.
- CU 4/23/2018D Approval pursuant to § 36a-468a of the merger of Connecticut Community Credit Union, Inc. with and into CorePlus Federal Credit Union, the resulting entity to operate as a federal credit union.
- 4/6/2018D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Patriot National Bancorp, Inc. of 100% of the outstanding shares of common stock of Prime Bank.
- 1/17/2018D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of SunTrust Bank to establish a *de novo* limited branch at Four Greenwich Office Park, Greenwich, to act as a fiduciary and engage in trust business.
- 12/22/2017D Approval pursuant to §§ 36a-185, 36a-411 and 36a-412(a)(1) for the acquisition by Atlantic Community Bancshares, Inc. of BBN Financial Corporation and the merger of Bankers’ Bank Northeast with and into Atlantic Community Bankers Bank.
- 9/12/2017D Approval pursuant to § 36a-412(d) for UBS Bank USA to establish a loan production office at 8 Wright Street, Westport.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 8/21/2017 #2D Approval pursuant to § 36a-412(d) for UBS Bank USA to establish a loan production office at One State Street, Hartford.
- 8/21/2017 #1D Approval pursuant to § 36a-412(d) for UBS Bank USA to establish a loan production office at 750 Washington Blvd., 8th floor, Stamford.
- 8/17/2017D Approval pursuant to § 36a-412(a)(2) for Berkshire Bank to establish a *de novo* full-service branch at 763 Farmington Avenue, Farmington.
- 8/11/2017D Approval pursuant to § 36a-412(d) for Magnolia Bank, Inc. to establish a loan production office at 1 Morgan Avenue, Third floor, Norwalk.
- 5/25/2017D Approval pursuant to § 36a-434a for Plimoth Trust Company LLC to establish and maintain an office at 107 Wilcox Road, Suite 101, Stonington, to act as a fiduciary and engage in trust business.
- 5/19/2017D Approval pursuant to § 36a-434a for State Street Global Advisors Trust Company to establish and maintain an office at 1600 Summer Street, Stamford, to act as a fiduciary and engage in trust business.
- 1/4/2017D Approval pursuant to: § 36a-192(h) of the formation of a proposed mutual holding company to be known as NSB Mutual Holding Company; § 36a-193 for Newtown Savings Bank to form a reorganized savings institution to be known as Newtown Savings Bank; § 36a-198 for NSB Mutual Holding Company to establish a subsidiary holding company to be known as NSB Holdings, Inc.; and § 36a-192(b) for the merger of the mutual Newtown Savings Bank with and into the reorganized savings institution to operate as a capital stock savings bank under the name “Newtown Savings Bank”.
- CU 12/28/2016D Approval pursuant to § 36a-468a for the merger of Housatonic Teachers Federal Credit Union with and into Nutmeg State Financial Credit Union, the resulting entity to operate as a Connecticut credit union under the name “Nutmeg State Financial Credit Union”; and pursuant to § 36a-437a(h) of the proposed amendment to the bylaws of Nutmeg State Financial Credit Union.
- CU 11/16/2016D Approval pursuant to § 36a-468a for the merger of Wallingford Municipal Federal Credit Union with and into Cornerstone Community Credit Union, the resulting entity to operate as a Connecticut credit union under the name “Cornerstone Community Credit Union”; and pursuant to § 36a-437a(h) of the proposed amendment to the bylaws of Cornerstone Community Credit Union.
- CU 9/20/2016D Approval pursuant to § 36a-468a for the merger of MiddConn Federal Credit Union with and into The Dutch Point Credit Union, Inc., the resulting entity to operate as a Connecticut credit union under the name “The Dutch Point Credit Union, Inc.”
- 8/31/2016D Approval pursuant to § 36a-181 of the Agreement and Plan of Reorganization for Bankers’ Bank Northeast to organize BBN Financial Corporation as a bank holding company.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- CU 8/12/2016D Approval pursuant to § 36a-469b for the conversion of Personal Care America Federal Credit Union from a federal credit union to a Connecticut credit union, the converted entity to operate under the name “America’s First Network Credit Union”.
- CU 7/6/2016D Order, Appointment of Agent and Distribution Plan pursuant to § 36a-470a(d)(1) for the dissolution of Victory/Piaterer Mutual Benefit Association.
- 6/24/2016D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of State Street Bank and Trust Company to establish a *de novo* limited branch at 1600 Summer Street, Stamford, to provide investment advisory and management services.
- 6/3/2016D Approval pursuant to § 36a-181 of the Plan and Agreement of Reorganization for The First Bank of Greenwich to organize First Greenwich Financial, Inc. as a holding company.
- CU 3/29/2016D Approval pursuant to § 36a-468a for the merger of Stratford Municipal Federal Credit Union with and into Sikorsky Financial Credit Union, the resulting entity to operate as a Connecticut credit union under the name “Sikorsky Financial Credit Union”.
- 12/24/2015D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by PB Bancorp, Inc. of 100% of the outstanding shares of common stock of Putnam Bank.
- CU 7/9/2015D Approval pursuant to § 36a-468a for the merger of The Victory/Piaterer Mutual Benefit Association with and into The Dutch Point Credit Union, Inc., to operate as a Connecticut credit union under the name The Dutch Point Credit Union, Inc.
- 6/3/2015D Approvals pursuant to §§ 36a-185, 36a-411 and 36a-412(a)(1) for ESB Bancorp, Inc., to acquire Citizens National Bancorp, Inc., and for the merger of The Citizens National Bank with and into Easthampton Savings Bank.
- 12/29/2014D Approval pursuant to § 36a-137 for Savings Institute Bank and Trust Company to convert from a capital stock federal bank to a capital stock Connecticut bank.
- 12/8/2014D Approval pursuant to § 36a-137 for Putnam Bank to convert from a capital stock federal bank to a capital stock Connecticut bank.
- 9/15/2014D Approval pursuant to § 36a-125 of the merger of Quinnipiac Bank and Trust Company with and into Bankwell Bank, the resulting entity to operate as a bank and trust company under the name “Bankwell Bank”.
- 3/17/2014D Approval pursuant to §§ 36a-412(b) and 36a-125 of the merger of United Bank with and into Rockville Bank, the resulting entity to operate as a capital stock savings bank under the name “United Bank”.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 10/25/2013D Approval pursuant to § 36a-125 for the merger of The Wilton Bank with and into Bankwell Bank, the resulting bank to operate under the name “Bankwell Bank”.
- 8/7/2013 #1D Approval pursuant to § 36a-434a for Chilton Trust Company, LLC to establish and maintain an office at 1290 East Main Street, Stamford, to engage in fiduciary activities.
- 7/23/2013D Approval pursuant to § 36a-125 of the merger of The Bank of Fairfield with and into The Bank of New Canaan, the resulting bank to operate under the name “Bankwell Bank”.
- 6/19/2013D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Liberty Bank of 100% of the voting securities of Southern Connecticut Bancorp, Inc., and indirectly, The Bank of Southern Connecticut, and approval pursuant to § 36a-125 for the merger of The Bank of Southern Connecticut with and into Liberty Bank.
- 2/4/2013D Approval pursuant to § 36a-434a for Sentinel Trust Company to establish and maintain an office at 1 New Haven Avenue, Suite 102B, Milford, to engage in fiduciary activities.
- 1/10/2013D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(b)(1) for Manufacturers and Traders Trust Company to establish a *de novo* branch at 4 High Ridge Park, Stamford.
- 11/16/2012D Approval pursuant to § 36a-135 of the conversion of Eastern Federal Bank from a federal mutual savings bank to a mutual savings bank to be known as “Eastern Savings Bank”.
- 11/8/2012D Approvals pursuant to §§ 36a-411 and 36a-185 of the application of United Financial Bancorp, Inc., to acquire 100% of the voting stock of New England Bancshares, Inc., and indirectly, New England Bank, and pursuant to § 36a-412(a)(1) for the merger of New England Bank with and into United Bank.
- 9/6/2012D Approvals pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of Bessemer Trust company, N.A., to establish a *de novo* limited branch at 600 Steamboat Road, Greenwich, to engage in the activities of a trust representative office.
- 4/17/2012D Approvals pursuant to §§ 36a-411, 36a-412(a)(1), 36a-125 and 36a-185 for Berkshire Hills Bancorp, Inc. to acquire ownership and control of 100% of the voting securities of The Connecticut Bank and Trust Company and for the merger of The Connecticut Bank and Trust Company with and into Berkshire Bank.
- 12/23/2011 #2D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by ING Investment Management Co. LLC of 100% of the voting securities of ING Investment Trust Co.



**DEPARTMENT OF BANKING—Decisions** (Continued)

- 12/23/2011 #1D Approval pursuant to § 15 of P.A. 11-50 and § 36a-125 for the merger of Northern Trust Global Advisors, Inc., with and into The Northern Trust Company of Connecticut.
- 12/2/2011 #2D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of Evolve Bank & Trust to establish a *de novo* limited branch at 30 Main Street, Suite 200, Danbury, to engage solely in loan production.
- 6/22/2011 #2D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Naugatuck Valley Financial Corporation of 100% of the voting securities of Naugatuck Valley Savings and Loan.
- 6/22/2011 #1D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of Bank of England to establish a *de novo* limited branch to operate under the name New England Alliance Mortgage, a Division of Bank of England, at 44 Pond Road, Old Saybrook, to engage solely in loan production.
- 5/16/2011D Approvals pursuant to §§ 36a-197, 36a-136 and 36a-198 for First Connecticut Bancorp, Inc., to convert from a mutual holding company to a capital stock holding company and to form a subsidiary holding company to be known as Farmington Holdings, Inc., and Intent Not to Disapprove pursuant to § 36a-185 for Farmington Holdings, Inc. and First Connecticut Bancorp, Inc. to acquire 100% of the voting securities of Farmington Bank.
- 4/6/2011D Approvals pursuant to §§ 36a-411 and 36a-185 for First Niagara Financial Group, Inc., to acquire and retain ownership and control of 100% of issued and outstanding voting stock of NewAlliance Bancshares, Inc. and, indirectly, New Alliance Bank, and pursuant to § 36a-412(a)(1) for First Niagara Bank, N.A. to merge New Alliance Bank with and into First Niagara Bank, N.A.
- 12/30/2010 #1D Approvals pursuant to §§ 36a-197 and 36a-136 for Rockville Financial MHC, Inc., to convert from a mutual holding company to a capital stock holding company, the resulting holding company to operate under the name Rockville Financial, Inc., and Intent Not to Disapprove pursuant to § 36a-185 for Rockville Financial New, Inc., to acquire 100% of the voting securities of Rockville Bank.
- 12/23/2009 #1D Intent Not to Disapprove pursuant to § 36a-185 for Alcar LLC to acquire approximately 91% of the voting securities of Darien Rowayton Bank, the indirect acquisition by Gary Lieberman of more than 25% of the voting securities of Darien Rowayton Bank, and the indirect acquisition by The Robert Hirt and Tracey Najarian Hirt Revocable Living Trust of more than 10% of the voting securities of Darien Rowayton Bank.
- 6/22/2009D Approval pursuant to § 36a-125 of the merger of Castle Bank & Trust Company with and into Naugatuck Savings Bank, the resulting bank to operate under the name “Naugatuck Savings Bank”.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 6/18/2009D      **(Rescinded** 12/8/2009; transaction not consummated) Approvals pursuant to: § 36a-192(h) for the formation of a proposed mutual holding company to be known as “Dime Mutual Holding Company”; § 36a-193 of the application of Dime Bank, a mutual savings bank, to form a reorganized savings institution to be known as “Dime Bank”; and § 36a-192(b)(2) of the merger of Dime Bank with and into Dime Bank 2, a capital stock savings bank, the resulting bank to operate as a capital stock savings bank under the name “Dime Bank”.
- 5/28/2009D      Approval pursuant to § 36a-198 for Collinsville Mutual Holding Company to establish a subsidiary holding company to be known as “Collinsville Stock Holding Company”, and Intent Not to Disapprove § 36a-185 for Connecticut Mutual Holding Company to acquire 100% of the outstanding shares of common stock of Collinsville Stock Holding Company and, indirectly, Collinsville Savings Society.
- 5/18/2009D      Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by New England Bancshares Inc. of 100% of the voting securities of Apple Valley Bank & Trust Company, and approval pursuant to § 36a-125 for the merger of Apple Valley Bank & Trust Company with and into New England Bank, the resulting bank to operate under the name “New England Bank”.
- 4/24/2009D      Approval pursuant to § 36a-126(a) of the merger of Enfield Federal Savings and Loan Association with and into Valley Bank, the resulting bank to operate under the name “New England Bank”.
- 8/15/2008D      Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by BNC Financial Group, Inc., of 100% of the voting securities of The Bank of Fairfield.
- 2/29/2008D      Approval pursuant to § 36a-412(a)(1) of the merger of Superior Savings of New England, National Association, with and into Capital One National Association.
- 10/24/2007 #2D      Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Lauren E. Ruttkamp of more than 10% but less than 25% of the voting securities of The Wilton Bank.
- 10/24/2007 #1D      Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Christopher J. Lavin of more than 10% but less than 25% of the voting securities of The Wilton Bank.
- 8/21/2007D      Approval pursuant to § 36a-412(a)(1) of the mergers of Citizens Bank of Connecticut with and into Citizens Bank, National Association, and of RBS National Bank with and into Citizens Bank, National Association.
- 8/16/2007D      Approval pursuant to § 36a-181 of the Agreement and Plan of Reorganization of The Bank of New Canaan to organize BNC Financial Group, Inc., as a holding company.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 3/30/2007D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) for Mellon Trust of New England, N.A., to establish a *de novo* limited branch to operate under the name Mellon Private Wealth Management at 406 Farmington Avenue, Farmington, to engage in trust services and fiduciary activities.
- 3/23/2007D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by New England Bankshares, Inc., and New England Bankshares Acquisition, Inc., of 100% of the issued and outstanding voting securities of First Valley Bancorp, Inc.
- 2/14/2007D Approval pursuant to §§ 36a-412(b) and 36a-210(b) of the application of Salisbury Bank and Trust Company to acquire and continue to operate a branch at One Pathmark Plaza, Mount Vernon, New York; approval pursuant to § 36a-145(j) for Salisbury Bank and Trust Company to establish a branch at 5 Dover Village Plaza, Suite #1, Dover Plains, New York.
- 12/7/2006D Approval pursuant to §§ 36a-412(b) and 36a-125 of the merger of Westbank with and into NewAlliance Bank.
- 11/14/2006D Approval pursuant to § 36a-411 for Capital One Financial Corporation to acquire and retain indirect ownership and control of 10% or more of the voting stock of Superior Savings of New England, National Association, and Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Capital One Financial Corporation of 100% of the issued and outstanding voting securities of North Fork Bancorporation, Inc., and indirectly Superior Savings of New England, National Association, or under certain circumstances, of up to 19.9% of the issued and outstanding voting securities of North Fork Bancorporation, Inc.
- 10/19/2006D Approval pursuant to § 36a-192(h) of the formation of a proposed mutual holding company to be known as Fairfield County Bank III MHC, Inc.; approval pursuant to § 36a-193 for Fairfield County Bank Corp., to form a reorganized savings institution to be known as Fairfield County Bank II; approval pursuant to § 36a-192(b)(2) for the merger of Fairfield County Bank Corp., with and into Fairfield County Bank II, the resulting bank to operate as a capital stock savings bank under the name Fairfield County Bank; and Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Fairfield County Bank, MHC of 100% of the voting securities of Fairfield County Bank.
- 10/11/2006D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(b)(1) for HSBC National Bank USA to establish a *de novo* branch at 7 Landmark Square, Stamford.
- 8/29/2006D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Webster Financial Corporation of all of the issued and outstanding voting securities of NewMil Bancorp, Inc.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 8/10/2006D Approval pursuant to § 36a-137 of the conversion of People’s Bank from a capital stock Connecticut bank to a federal savings bank, and Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by People’s Mutual Holdings of 57.8% of the issued and outstanding voting securities of People’s Bank simultaneously with its conversion to a federal savings bank.
- 8/1/2006D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Plainfield Greenwich Holdings LLC of more than 10% but less than 25% of the issued and outstanding voting securities of The Bank of Greenwich.
- 4/11/2006D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by First Suffield Financial, Inc., of 100% of the issued and outstanding common stock of The First National Bank of Suffield.
- 3/30/2006D Approval pursuant to § 36a-137 for the conversion of Castle Bank & Trust Company from a capital stock bank and trust company to a capital stock savings bank; Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Nutmeg Financial, MHC of 100% of the voting securities of Castle Bank & Trust Company immediately following its conversion to a capital stock savings bank; and approval pursuant to § 36a-125 for the merger of Nutmeg Interim Bank with and into Castle Bank & Trust Company, the resulting bank to operate as a capital stock savings bank under the name Castle Bank & Trust Company.
- 3/20/2006D Approval pursuant to § 36a-192(h) of the formation of a proposed mutual holding company to be known as First Connecticut Bancorp, Inc.; approval pursuant to § 36a-193 for Farmington Mutual Bank to form a reorganized savings institution to be known as Farmington Savings Bank; and approval pursuant to § 36a-192(b)(2) for the merger of Farmington Mutual Bank with and into FSB Stock Bank, the resulting bank to operate as a capital stock savings bank under the name Farmington Savings Bank.
- 9/19/2005D Disapproval of acquisition by American Capital Management Services, LLC of 94% of the outstanding voting securities of Circle Trust Company.
- 3/23/2005D Approval pursuant to § 36a-198 for Charter Oak Community Bank Corp. to establish a subsidiary holding company to be known as Rockville Financial, Inc., and Intent Not to Disapprove pursuant to § 36a-185 for Charter Oak Community Bank Corp. to acquire 55% of the outstanding shares of common stock of Rockville Financial, Inc., and for Rockville Financial, Inc. to acquire 100% of the common stock of Rockville Bank.
- 12/14/2004D Approvals pursuant to §§ 36a-411 and 36a-185 for The Royal Bank of Scotland Group plc and Citizens Financial Group, Inc., to acquire and retain the ownership and control of 100% of the to be issued voting stock of RBS National Bank.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 12/6/2004D Approval pursuant to § 36a-192(h) for the formation of Nutmeg Financial MHC, Inc.; approval pursuant to § 36a-193 for Naugatuck Mutual Bank to form a reorganized savings institution to be known as Naugatuck Savings Bank; approval pursuant to § 36a-192(b)(2) for the merger of Naugatuck Mutual Bank with and into Naugatuck Stock Bank, the resulting bank to operate as a capital stock savings bank under the name Naugatuck Savings Bank; and Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Nutmeg Financial MHC of 100% of the voting securities of Naugatuck Savings Bank.
- 11/30/2004D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Webster Financial Corporation of all of the outstanding voting securities of First City Bank.
- 9/24/2004 #2D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) for Imperial Capital Bank to establish a *de novo* limited branch to operate under the name Imperial Capital Express, a division of Imperial Capital Bank – Stamford Office, at One Stamford Plaza, 263 Tresser Boulevard, 9th Floor, Stamford, Connecticut, to engage solely in loan production.
- 9/23/2004 #2D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Naugatuck Valley Mutual Holding Company and Naugatuck Valley Financial Corporation of all of the voting securities of Naugatuck Valley Savings and Loan.
- 8/10/2004D Approval pursuant to § 36a-135 for the conversion of Naugatuck Valley Savings and Loan, S.B., from a mutual savings bank to a federal mutual savings bank to be known as “Naugatuck Valley Savings and Loan”.
- 8/6/2004D Approval pursuant to § 36a-137 for the conversion of Putnam Savings Bank from a capital stock Connecticut bank to a federal savings bank, and Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by PSB Holdings, Inc. and Putnam Bancorp, MHC of 100% of the voting securities of Putnam Savings Bank immediately following its conversion.
- 6/22/2004D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by NorthShore Asset Management, LLC and NSCT, LLC of 90.06% of the voting securities of Circle Trust Company.
- 6/4/2004 #2D Approval pursuant to § 36a-137 for the conversion of Savings Institute from a capital stock Connecticut bank to a federal savings bank to be known as Savings Institute Bank and Trust Company, and Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by SI Financial Group, Inc. and SI Bancorp, MHC of 100% of the voting securities of Savings Institute immediately following its conversion.
- 6/1/2004D Approval pursuant to § 36a-125 of the merger of Bank of Westport with and into Fairfield County Bank Corp., the resulting bank to operate as a mutual savings bank under the name of Fairfield County Bank Corp.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 4/30/2004 #2D Approvals pursuant to §§ 36a-185 and 36a-126(a) of the acquisition by Salisbury Bancorp, Inc. of 100% of the voting securities of Canaan National Bancorp, Inc, and, indirectly, The Canaan National Bank, and the merger of The Canaan National Bank with and into Salisbury Bank and Trust Company.
- 4/30/2004 #1D Approval pursuant to § 36a-192(d) for formation of Collinsville Savings Mutual Holding Company, approval pursuant to § 36a-193 of the application of Collinsville Savings Society to form a reorganized savings institution to be known as Collinsville Stock Bank, and approval pursuant to § 36a-192(b)(2) for the merger of Collinsville Savings Society with and into Collinsville Stock Bank, the resulting bank to operate as a capital stock bank under the name Collinsville Savings Society.
- 4/29/2004D Approvals pursuant to §§ 36a-411 and 36a-185 of the application of AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle and AXA Financial, Inc., to acquire and retain the ownership and control of 100% of the issued and outstanding voting stock of The MONY Group Inc., and, indirectly, Advest Trust Company, and approval pursuant to § 36a-412(a)(1) for the merger of Advest Trust Company with and into Frontier Trust Company, FSB.
- 3/30/2004 #2D Certificate of Authority pursuant to § 36a-136 and § 36-142m-11(a) of the Regs authorizing The New Haven Savings Bank to operate as a state-chartered capital stock savings bank to be known as NewAlliance Bank.
- 3/30/2004 #1D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by NewAlliance Bancshares, Inc. of 100% of the voting securities of Connecticut Bancshares, Inc., and indirectly The Savings Bank of Manchester, and 100% of the voting securities of Alliance Bancorp of New England, Inc., and indirectly Tolland Bank, and pursuant to § 36a-125 for the merger of The Savings Bank of Manchester and Tolland Bank with and into The New Haven Savings Bank, the resulting bank to operate under the name NewAlliance Bank.
- 3/26/2004D Approval pursuant to § 36a-412(a)(1) of the merger of CIGNA Bank & Trust Company, FSB with and into The Prudential Savings Bank, FSB.
- 2/23/2004D Approval pursuant to §§ 36a-412(a)(1) and 36a-210(b) of the application of Citizens Bank of Rhode Island to acquire a significant part of the assets of People's Bank.
- 12/4/2003D Approval pursuant to § 36a-125 of the merger of Fairfield County Savings Bank with and into Ridgefield Bank, the resulting bank to operate as a mutual savings bank under the name of Fairfield County Bank Corp.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 10/8/2003D Waiver of the requirement under § 36-142m-5(a)(5) of the Regs for all shares of The New Haven Savings Bank not sold in the subscription offering in connection with its conversion from mutual to stock form be sold in the public and community offering for purpose of allowing The New Haven Savings Bank to establish a charitable foundation. Also waived the requirement under § 36-142m-6(a)(4) of the Regs that The New Haven Savings Bank include a postage pre-paid expression of interest form in the notice that it mails to eligible account holders.
- 10/7/2003 #2D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Webster Financial Corporation of all of the outstanding voting securities of The North American Bank & Trust Company.
- 8/26/2003D Approval of the distribution of the “Informational Material” to incorporators of The New Haven Savings Bank in connection with its proposed conversion from a mutual to capital stock savings bank.
- 7/17/2003D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Capital Investments Management Limited, and indirectly Orbitex Management Limited, of more than 25% of the voting securities of Circle Trust Company.
- 7/14/2003D Approval pursuant to § 36-142m-13(f) of the Regs of the offer of The New Haven Savings Bank to acquire in excess of 10% of the equity securities of The Savings Bank of Manchester.
- 6/27/2003D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(b)(1) for Charter One Bank, National Association to establish a *de novo* branch at 943 Wolcott Street, Waterbury, Connecticut.
- 6/25/2003D Approval pursuant to § 36a-112(b) of the stockholder agreements in connection with the acquisition by Webster Financial Corporation of The North American Bank and Trust Company.
- 5/22/2003D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(b)(1) for Commerce Bank/Pennsylvania, N.A. to establish a *de novo* branch at 831 & 833 High Ridge Road, Stamford, Connecticut.
- 5/20/2003D Approval pursuant to § 36a-412(a)(1) for the merger of U.S. Trust Company with and into U.S. Trust Company, National Association.
- 1/10/2003D Approvals pursuant to §§ 36a-411, 36a-412(a)(1) and 36a-185 of the application and acquisition statement of American Financial Holdings, Inc., and indirectly American Savings Bank, and the application of Banknorth, National Association concerning the merger of American Savings Bank with and into Banknorth, National Association.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 1/7/2003D Approval pursuant to § 36a-192(d) for the formation of Putnam Bancorp MHC, Inc.; approval pursuant to § 36a-193 for Putnam Savings Bank to form a reorganized savings institution to be known as Putnam Stock Bank; approval pursuant to § 36a-198 for Putnam Bancorp MHC, Inc. to establish PSB Holdings, Inc. as a subsidiary holding company; and approval pursuant to § 36a-192(b) for the merger of Putnam Savings Bank with and into Putnam Stock Bank, the resulting bank to operate as a capital stock savings bank under the name Putnam Savings Bank.
- 12/20/2002 #2D Approval pursuant to § 36a-135 for Naugatuck Valley Savings and Loan Association to convert from a mutual savings and loan association to a mutual savings bank to be known as Naugatuck Valley Savings and Loan, S.B.
- 12/16/2002D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) for U.S. Bank National Association to establish a *de novo* limited branch at 225 Asylum Street, 23rd Floor, Hartford, to engage solely in trust services.
- 11/18/2002D Intent Not to Disapprove pursuant to § 36a-185 for Gordon Gund – Grant Gund Trust and Gordon Gund – G. Zachary Gund Trust to acquire more than 10% but less than 25% of the voting securities of Connecticut River Community Bank.
- 8/8/2002D Intent Not to Disapprove pursuant to § 36a-185 for Russell H. Fuchs to acquire more than 10% but less than 25% of the voting securities of the Bank of Westport.
- 7/25/2002D Approvals pursuant to §§ 36a-411, 36a-412(a)(1) and 36a-185 for Banknorth Group, Inc. to acquire Bancorp Connecticut, Inc. and, indirectly, Southington Savings Bank and for the merger of Southington Savings Bank with and into Banknorth, National Association.
- 3/12/2002D Approval pursuant to § 36a-135 of the application of Windsor Locks Savings and Loan Association, Inc. to convert from a mutual savings and loan association to a federal mutual savings and loan association to be known as “Windsor Locks Community Bank, FSL”.
- 12/26/2001D Approval pursuant to § 36a-135 of the application of Eastern Savings and Loan Association to convert from a mutual savings and loan association to a federal mutual savings bank to be known as “Eastern Federal Bank”.
- 10/31/2001D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) for Sovereign Trust Company to establish a *de novo* limited branch at 100 Pearl Street, Hartford, to engage solely in fiduciary activities.
- 9/28/2001D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Southern Connecticut Bancorp, Inc. of the voting securities of The Bank of Southern Connecticut.
- 8/20/2001D Approval pursuant to §§ 36a-412(a)(1) and 36a-125 for the merger of Cargill Bank with and into Park West Bank and Trust Company, the resulting entity to be known as Westbank.



**DEPARTMENT OF BANKING—Decisions** (Continued)

- 8/7/2001D Approval pursuant to § 10(f) of P.A. 01-183 of the conversion of First International Bank from a Connecticut bank authorized to accept retail to deposits to an uninsured bank.
- 7/31/2001 #2D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) for Bank of America, N.A., to establish a *de novo* limited branch in Greenwich, Connecticut.
- 6/19/2001D Approval pursuant to §§ 36a-185 and 36a-125 of the acquisition by Liberty Bank of Hometown Bank and the merger of Hometown Bank with and into Liberty Bank.
- 6/15/2001D Approval pursuant to §§ 36a-185 and 36a-126(a) of the acquisition by Connecticut Bancshares, Inc. of First Federal Savings and Loan Association of East Hartford, and the merger of First Federal Savings and Loan Association of East Hartford with and into The Savings Bank of Manchester.
- 5/31/2001D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by United Parcel Service, Inc. of First International Bancorp, Inc., and indirectly, First International Bank.
- 4/17/2001D Waiver of § 36-142m-13(c)(1) of the Regs to permit Connecticut Bancshares, Inc. to repurchase up to 5% of its stock in an open market repurchase.
- 4/16/2001D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by The Phoenix Companies, Inc. of all of the voting securities of Phoenix Home Life Mutual Insurance Company and, indirectly, the Phoenix Charter Oak Trust Company, and the acquisition of Newco of all the outstanding voting securities of the Phoenix Charter Oak Trust Company.
- 3/23/2001D Approval pursuant to §§ 36a-412(b) and 36a-125 of the merger of Resource Trust Company with and into U.S. Trust Company.
- 2/26/2001D Intent Not to Disapprove pursuant to § 36a-185 for Angelo DeCaro to acquire 25% or more of the common stock of Patriot National Bancorp, Inc. and, indirectly, Patriot National Bank.
- 2/23/2001D Intent Not to Disapprove pursuant to § 36a-185 for Urban Financial Group, Inc. to acquire 100% of the voting securities of The Community's Bank, and by Peter F. Hurst, Jr., and Louis A. DeNaples of more than 25% of the voting securities or securities convertible into voting securities of Urban Financial Group, Inc. and, indirectly, The Community's Bank.
- 2/15/2001D Approval pursuant to §§ 36a-411, 36a-412(a)(1) and 36a-185 for FleetBoston Financial Corporation to acquire and retain ownership and control of 100% of the issued and outstanding voting stock of Summit Bancorp., and indirectly, summit Bank, and Fleet National Bank to merge Summit Bank with and into Fleet National Bank.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 1/19/2001D Approval pursuant to § 36a-112(b) of the shareholder agreements for the merger of Hometown Bank with and into Liberty Bank.
- 12/15/2000 #3D Approval pursuant to §§ 36a-185 and 36a-194(b) for the merger of Litchfield Mutual Holding Company with and into Northwest Mutual Holding Company, to be named Connecticut Mutual Holding Company, and for Connecticut Mutual Holding Company to acquire 100% of the beneficial ownership of the issued and outstanding voting securities of Litchfield Stock Bank, to operate under the name Litchfield Bancorp.
- 12/15/2000 #2D Approval pursuant to §§ 36a-192(d), 36a-193 and 36a-192(b) for Litchfield Bancorp to reorganize to form a mutual holding company, Litchfield Mutual Holding Company.
- 12/15/2000 #1D Approval pursuant to §§ 36a-192(d), 36a-193 and 36a-192(b) for Northwest Community Bank to reorganize to form a mutual holding company, Northwest Mutual Holding Company.
- 12/11/2000D Intent Not to Disapprove pursuant to § 36a-185 for The MONY Group Inc. and MONY Acquisition Corp. to acquire all of the outstanding voting securities of The Advest Group, Inc. and, indirectly, Advest Bank and Trust Company.
- 11/16/2000D Approval pursuant to §§ 36a-411 and 36a-185 for ING Groep N.V. and ING America Insurance Holdings, Inc. to acquire and retain the ownership or control of 100% of the issued and outstanding voting stock of Aetna Inc. and, indirectly, Aeltus Trust Company.
- 11/13/2000D Approval pursuant to §§ 36a-411, 36a-185 and 36a-412(a)(1) for ING Groep N.V. and ReliaStar Financial Corp. to acquire and retain the ownership and control of 100% of the issued and outstanding voting stock of Aetna Trust Company, FSB, and the merger of Aetna Trust Company, FSB with and into ING National Trust.
- 11/8/2000D Approval pursuant to § 36a-126 of the merger of Nutmeg Federal Savings and Loan Association with and into NewMil Bank which will result in NewMil Bank continuing its corporate existence as a Connecticut capital stock savings bank.
- 10/30/2000D Denial of request for waiver of § 36-142m-13(c)(1) of the Regs for American Financial Holdings, Inc. to commence before 11/30/2000 a program to repurchase up to 5% of its outstanding shares of common stock in open market repurchases. Waiver pursuant to § 36a-136(h) for American Financial Holdings, Inc. to repurchase its stock after 11/30/2000 in the manner and in the amounts permissible under federal law for holding companies of recently converted federal savings associations.
- 10/27/2000D Approval for Dona D. Young to continue to serve as a Director and The President of Phoenix Home Life Mutual Insurance Company, and as a Director of Phoenix Charter Oak Trust Company, while serving as a Director of Wachovia Corporation and Wachovia Bank, National Association.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 10/24/2000 #1D Intent Not to Disapprove pursuant to § 36a-185 for NewMil Bancorp, Inc. to acquire all of the outstanding voting securities of Nutmeg Federal Savings and Loan Association.
- 6/20/2000D Waiver pursuant to § 36a-136(h) to permit American Financial Holdings, Inc. to repurchase up to 5% of its outstanding shares of common stock in open market repurchases.
- 6/12/2000D Intent Not to Disapprove pursuant to § 36a-185 for Webster Financial Corporation to acquire all of the outstanding voting securities of MECH Financial, Inc. and, indirectly, Mechanics Savings Bank.
- 6/5/2000D Approval pursuant to §§ 36a-192(d), 36a-193 and 36a-192(b)(2) for Savings Institute to reorganize to form a mutual holding company, SI Bancorp, Inc.
- 3/14/2000D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) for Eagle Bank, a Massachusetts bank, to establish a *de novo* branch in East Berlin, Connecticut.
- 2/28/2000 #2D Approval pursuant to § 36a-181 of the application of The Savings Bank of Manchester to organize a holding company.
- 2/28/2000 #1D Approval pursuant to §§ 36a-136 and 36a-197 and § 36-142m-11(a) of the Regs for the conversion of Connecticut Bankshares, M.H.C. to stock form, with the resulting holding company to be known as Connecticut Bancshares, Inc.
- 2/23/2000D Approval pursuant to §§ 36a-412(b) and 36a-210(g) of the application of Connecticut Bank of Commerce concerning the acquisition of a significant part of the assets and business of MTB Bank.
- 2/8/2000D Extension of prior approval granted to Robert W. Fiondella under § 36a-95 to permit him to continue to serve as Chairman of the Board of Directors, President and Chief Executive Officer of Phoenix Home Life Mutual Insurance Company, while also serving as a director of Advest Group.
- 1/31/2000 #2D Intent Not to Disapprove pursuant to § 36a-185 of the application of Associated Community Bancorp, Inc. concerning the acquisition of Westport National Bank.
- 1/31/2000 #1D Approval pursuant to § 36a-181 of the application of The Greenwich Bank & Trust Company to organize a holding company.
- 1/24/2000D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the applications of Summit Bancorp concerning the acquisition of NMBT Corp and, indirectly, NMBT, and the merger of NMBT with and into Summit Bank.
- 12/16/1999 #2D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Louis P. Celentano and Michele Montano of more than 10% but less than 25% of the outstanding voting securities of Circle Trust Company, f/k/a Columbus Circle Trust Company.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 12/16/1999 #1D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Orbitex Management Limited and Orbitex Acquisition Holdings Corporation of Circle Trust Company, f/k/a Columbus Circle Trust Company.
- 11/30/1999 #3D Approval pursuant to § 36a-181 of the application of American Savings Bank to organize a holding company.
- 11/30/1999 #2D Approval pursuant to § 36a-136 and § 36-142m-11(a) of the Regs authorizing American Savings Bank to operate as a state chartered capital stock savings bank.
- 11/19/1999 #2D Waiver of the requirement under § 36-142m-6(a)(4) of the Regs that Connecticut Bankshares, M.H.C. and its wholly-owned subsidiary, The Savings Bank of Manchester, include a postage pre-paid expression of interest card in the notice they mail to the Bank's eligible account holders in connection with the conversion of Connecticut Bankshares, M.H.C. from mutual to stock form.
- 11/18/1999D Approval pursuant to §§ 36a-142(a)(2) and 36a-145(c)(1) of the application of PNC Bank, National Association concerning the establishment of a *de novo* branch.
- 11/1/1999D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Angelo DeCaro of voting securities of Patriot National Bank or Patriot National Bancorp, Inc.
- 10/29/1999 #2D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Webster Financial Corporation of New England Community Bancorp, Inc. and, indirectly, New England Bank & Trust Company, The Equity Bank and Community Bank.
- 10/19/1999D Extension of prior approval granted to Betsy Z. Cohen under § 36a-95 to permit her to continue to serve as a director of Aetna, Inc., while serving as a director and senior executive officer of Hudson United Bancorp and Hudson United Bank.
- 8/20/1999D Approval pursuant to §§ 36a-412(a)(1) and 36a-210(g) of the applications of Hudson United Bank to acquire a significant part of the assets of Advest Bank and Trust Company.
- 7/26/1999D Waiver of the requirement under § 36-142m-6(a)(4) of the Regs that American Savings Bank include a postage pre-paid expression of interest card in the notice it mails to eligible account holders in connection with its conversion from mutual to stock form.
- 7/1/1999D Approval pursuant to § 36a-137 of the application of First International Bank, N.A. to convert from a national banking association to a bank and trust company.
- 6/18/1999D Approval pursuant to §§ 36a-412(a)(2) and 36a-145 of the applications of Westminster Development Bank to establish a *de novo* branch in East Hartford.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 4/26/1999D Approval pursuant to §§ 36a-412(a)(1) and 36a-185 of the applications of Deutsche Bank AG to acquire Bankers Trust Corporation and, indirectly, Bankers Trust Company Connecticut Ltd.
- 4/6/1999D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Edwin Czarkowski of voting securities of Hometown Bank.
- 4/5/1999 #1D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Webster Financial Corporation of Village Bancorp, Inc. and, indirectly, The Village Bank & Trust Company.
- 4/1/1999D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Webster Financial Corporation of Maritime Bank & Trust Company.
- 3/12/1999 #1D Approval pursuant to § 36a-412(a)(1) of the application of Hudson United Bank to acquire the sole branch of First International Bank (formerly First National Bank of New England).
- 2/23/1999D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the applications of Summit Bancorp to acquire New Canaan Bank and Trust Company and the merger of New Canaan Bank and Trust Company with and into NSS Bank.
- 1/29/1999D Approval pursuant to § 36a-181 of the application of Cornerstone Bank to organize Cornerstone Bancorp, Inc.
- 1/21/1999D Approval pursuant to § 36a-412(a)(1) of the application of Hudson United Bank to merge Lafayette American Bank with and into Hudson United Bank.
- 1/12/1999D Approval pursuant to §§ 36a-411 and 36a-185 of the applications of Westbank Corporation to acquire Cargill Bancorp, Inc. and, indirectly, Cargill Bank.
- 11/12/1998 #2D Approval pursuant to §§ 36a-411 and 36a-185 of the application of Peoples Heritage Financial Group, Inc. and Peoples Heritage Merger Corp. for the acquisition of SIS Bancorp, Inc., and indirectly, Glastonbury Bank & Trust Company.
- 11/12/1998 #1D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of Citibank, N.A. to establish a *de novo* branch limited to the exercise of fiduciary or trust powers.
- 9/17/1998D Approval pursuant to §§ 36a-411 and 36a-185 of the application of Summit Bancorp for the acquisition of NSS Bancorp, Inc. and the indirect acquisition of NSS Bank.
- 8/19/1998D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the applications of HUBCO, Inc. for the acquisition of Dime Financial Corporation, and the indirect acquisition of The Dime Savings Bank of Wallingford, and the Merger of The Dime Savings Bank of Wallingford with and into Lafayette American Bank.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 8/13/1998D Approval pursuant to §§ 36a-185 and 36a-125 of the application of New England Community Bancorp, Inc., New England Bank & Trust Company and Bank of South Windsor concerning the acquisition and merger of Bank of South with and into New England Bank & Trust Company.
- 8/6/1998 #3D Approval pursuant to § 36a-181 of the application of Salisbury Bank and Trust Company to organize Salisbury Bancorp, Inc.
- 3/27/1998D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by David B. Payne of voting securities of Trust Company of Connecticut.
- 2/19/1998D Approval pursuant to §§ 36a-185 and 36a-125 of the applications of People's Mutual Holdings and People's Bank for the acquisition of Norwich Financial Corp. and The Norwich Savings Society, and the merger of The Norwich Savings Society with and into People's Bank.
- 2/2/1998D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by William R. Berkley of voting securities of The Greenwich Bank & Trust Company.
- 12/23/1997D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the application of HUBCO, Inc. and Lafayette American Bank and Trust Company concerning the acquisition of The Bank of Southington by Lafayette American Bank and Trust Company, the indirect acquisition of The Bank of Southington by HUBCO, Inc. and the merger of The Bank of Southington with and into Lafayette American Bank and Trust Company.
- 12/22/1997D Approval pursuant to §§ 36a-185 and 36a-125 of the application of New England Community Bancorp, Inc. concerning the acquisition of Community Savings Bank and the merger of NECB Interim Bank with and into Community Savings Bank.
- 12/18/1997D Approval pursuant to § 36a-181 of the application of Mechanics Savings Bank to organize a holding company.
- 12/15/1997D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the application of SIS Bancorp, Inc. concerning the acquisition of Glastonbury Bank and Trust Company and the merger of SIS Interim Bank with and into Glastonbury Bank and Trust Company.
- 12/11/1997D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the application of North Fork Bancorporation, Inc. concerning the acquisition of Branford Savings Bank and the merger of Merger Bank with and into Branford Savings Bank.
- 10/15/1997 #3D Approval pursuant to § 36a-412(a)(1) of the application of BankBoston, N.A. concerning the merger of BankBoston, N.A. and Bank of Boston Connecticut.
- 10/15/1997 #2D Approval pursuant to § 36a-125 of the merger of First New London Savings and Loan Association with and into Liberty Bank.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 10/3/1997D Approval pursuant to §§ 36a-125 and 36a-181 of the application of Tolland Bank and Alliance Bancorp of New England, Inc. to organize a holding company.
- 9/26/1997D Approval pursuant to §§ 36a-192(d), 36a-193 and 36a-192(b) of the application of The Savings Bank of Rockville to reorganize to form a mutual holding company.
- 8/26/1997D Approval pursuant to §§ 36a-411, 36a-185 and 36a-125 of the applications of The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, The Governor and Company of the Bank of Ireland, Citizens Financial Group, Inc., Citizens Bank of Connecticut, and The Bank of New Haven for the direct and indirect acquisition of BNH Bancshares, Inc. and The Bank of New Haven and the merger of The Bank of New Haven with and into Citizens Bank of Connecticut.
- 8/21/1997D Approval pursuant to §§ 36a-412(a)(2) and 36a-145(c)(1) of the application of The Trust Company of the Berkshires, National Association to establish a *de novo* limited branch at which fiduciary powers are exercised.
- 8/8/1997 #3D Intent Not to Disapprove pursuant to § 36a-185 of the acquisition by Westport Asset Management, Inc. of voting securities of Norwalk Savings Society.
- 8/8/1997 #2D Approval pursuant to § 36a-181 of the application of Norwalk Savings Society and NSS Bancorp, Inc. to organize a holding company.
- 8/1/1997D Approval pursuant to §§ 36a-185 and 36a-125 of the application of New England Community Bancorp, Inc., New England Bank & Trust Company and First Bank of West Hartford concerning the merger of First Bank of West Hartford with and into New England Bank & Trust Company.
- 7/29/1997D Approval pursuant to § 36a-412(a)(1) of the application of First Union National Bank concerning the merger of First Union National Bank and First Union Bank of Connecticut.
- 7/22/1997D Intent Not to Disapprove pursuant to § 36a-185 of the application of Webster Financial Corporation to acquire People's Savings Financial Corp. and indirectly Peoples Savings Bank & Trust.
- 7/8/1997D Approval of the application of The New Milford Bank & Trust Company and NMBT CORP to organize a holding company pursuant to § 36a-181.
- 6/11/1997 #3D Intent Not to Disapprove pursuant to § 36a-185 of acquisition by Leon G. Farr of voting securities of The North American Bank & Trust Company.
- 5/29/1997D Intent Not to Disapprove pursuant to § 36a-185 of application of Eagle Financial Corp. to acquire MidConn Bank.
- 4/23/1997 #3D Extension of approval granted to Robert Fiondella under § 36a-95 to permit him to continue to serve as a director of Phoenix Charter Oak Trust Company, subject to his resigning as a director of Advest Group, Inc., no later than March 31, 1999.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 4/23/1997 #2D Approval of the applications of U.S. Trust Corporation to acquire U.S. Trust Bank of Connecticut, Inc. pursuant to §§ 36a-411 and 36a-185, and approval of the merger of U.S. Trust Company of Connecticut, Inc. with and into U.S. Trust Bank of Connecticut pursuant to § 36a-125.
- 4/23/1997 #1D Waiver of five-year requirement contained in § 36a-125(f) to permit the merger of U.S. Trust Company of Connecticut with and into U.S. Trust Bank of Connecticut, Inc., and a waiver of the five-year requirement contained in §§ 36a-411 and 36a-185(e) to permit the acquisition of U.S. Trust Bank of Connecticut, Inc. by U.S. Trust Corporation.
- 4/7/1997D Approval of conversion of Advest Bank from a capital stock Connecticut savings bank to a capital stock federal savings bank to be named Advest Bank and Trust Company.
- 4/1/1997D Approval of Shareholder Agreements in connection with the merger of First Bank of West Hartford with and into New England Bank & Trust Company.
- 2/11/1997D Approval of application of The Washington Trust Company to establish a *de novo* branch.
- 1/9/1997D Approval of the application of Webster Financial Corporation to acquire DS Bancor, Inc. and indirectly Derby Savings Bank.
- 12/10/1996 #2D Approval of application of Fleet National Bank re the merger of Fleet Bank, National Association and Fleet National Bank of Connecticut.
- 12/10/1996 #1D Waiver of the CRA and consumer protection compliance requirements of § 36-555-10(a) of the Regs granted to Fleet National Bank.
- 11/22/1996D Approval of applications of HUBCO, Inc. and Lafayette American Bank and Trust Company re the acquisition of UST Bank/Connecticut by Lafayette American Bank and Trust Company, and the merger of UST Bank/Connecticut with and into Lafayette American Bank and Trust Company, the resulting bank to operate as a bank and trust company under the name of Lafayette American Bank and Trust Company.
- 11/15/1996D Approval of the merger of The Putnam Trust Company with and into The Bank of New York.
- 11/13/1996D Approval of applications of First Union Corporation re the acquisition of Center Financial Corporation and the indirect acquisition of Centerbank and the merger of Centerbank with and into The First Union Bank of Connecticut, the resulting bank to operate as a bank and trust company under the name of First Union Bank of Connecticut.



**DEPARTMENT OF BANKING—Decisions** (Continued)

- 11/12/1996D Approval of applications of HUBCO, Inc. re the acquisition of Westport Bancorp, Inc. and the indirect acquisition of The Westport Bank and Trust Company and the merger of The Westport Bank and Trust Company with and into Lafayette American Bank and Trust Company, the resulting bank to operate as a bank and trust company under the name of Lafayette American Bank and Trust Company.
- 11/8/1996D Waiver of the five-year age requirement contained in §§ 36a-412(a)(1) and 36a-125(f) for the merger of The Putnam Trust Company with and into The Bank of New York.
- 11/5/1996 #2D Approval of the applications of The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, The Governor and Company of the Bank of Ireland, and Citizens Financial Group, Inc. re the acquisition of Farmers & Mechanics Bank and the merger of Citizens Interim Bank with and into Farmers & Mechanics Bank, the resulting bank to operate as a savings bank under the name of Citizens Bank of Connecticut.
- 11/5/1996 #1D Waiver of the five-year age requirement contained in § 36a-125(f) for the merger of Citizens Interim Bank with and into Farmers & Mechanics Bank.
- 11/1/1996D Approval of the application of PNC Bank, New England for the establishment of a *de novo* branch office in Connecticut.
- 10/28/1996D Approval of the application of The First National Bank of Boston and BayBank, N.A. for the merger of BayBank, N.A. with and into The First National Bank of Boston, the resulting entity to be known as BankBoston, N.A.
- 10/3/1996 #2D Department does not object to The Bank of New York doing business at its Connecticut branches following the merger of The Putnam Trust Company with and into The Bank of New York as “Putnam Trust, a Bank of New York division”.
- 9/9/1996D Approval pursuant to: § 36a-125 of the merger of JCSB Interim Bank with and into The Jewett City Trust Company, the resulting bank to operate as a bank and trust company under the name The Jewett City Trust Company; Intent Not to Disapprove § 36a-185 for the acquisition by Jewett City Savings Bank of all of the common stock of The Jewett City Trust Company; and approval pursuant to § 36a-125 for the merger of The Jewett City Trust Company with and into Jewett City Savings Bank, the resulting bank to operate as a mutual savings bank under the name of Jewett City Savings Bank.
- 8/28/1996D Approval of HUBCO, Inc. to acquire Hometown Bancorporation, Inc. and, indirectly, The Bank of Darien, pursuant to §§ 36a-411 and 36a-185, and the merger of The Bank of Darien with and into Lafayette American Bank and Trust Company, the resulting bank to operate as a bank and trust company under the name of Lafayette American Bank and Trust Company.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 7/26/1996D Pursuant to § 36a-193(d), Certificate of Authority issued to The Savings Bank of Manchester to commence business as a capital stock savings bank.
- 7/17/1996 #2D Approval for Betsy S. Cohen to serve as a director of Aetna, Inc. while serving as an officer and director of JeffBanks, Inc. and Jefferson Bank and Jefferson Bank of New Jersey.
- 7/9/1996D Approval pursuant to §§ 36a-192(d) and 36a-193 of the application of The Savings Bank of Manchester to form a mutual holding company and a reorganized savings institution.
- 7/1/1996D Approval of the merger of Manchester State Bank with and into New England Bank and Trust Company, which will result in New England Bank and Trust Company continuing its corporate existence as a state bank and trust company.
- 6/17/1996 #2D Approval of the merger of HUB Interim Bank with and into Lafayette American Bank and Trust company, the resulting bank to operate as a bank and trust company under the name of Lafayette American Bank and Trust Company.
- 6/17/1996 #1D Approval of the application of HUBCO, Inc. to acquire and retain the ownership or control of 100% of the issued and outstanding voting stock of Lafayette American Bank and Trust Company pursuant to §§ 36a-411 and 36a-185.
- 6/5/1996D Approval granted to certain officers of Mechanics Savings Bank to sell, within one year of purchase, the stock acquired in the conversion of the bank from mutual to stock form.
- 6/4/1996D Approval for Jeffrey R. Digel to remain an Aetna Life and Casualty Company employee while serving as a director of The First National Bank of Port Allegany, Port Allegany, Pennsylvania.
- 4/29/1996D Approval of the Plan of Conversion of Mechanics Savings Bank pursuant to § 36a-136 and § 36-142m-6(f) of the Regs.
- 4/19/1996D Approval of Phoenix Home Life Mutual Insurance Company and PM Holdings, Inc. to acquire Phoenix Charter Oak Trust Company.
- 4/12/1996D Approval of the merger of Heritage Bank with and into Centerbank pursuant to § 36a-125.
- 12/21/1995D Approval of the acquisition by First Fidelity Bank, Connecticut of 123,323 shares of common stock of NOVA Holdings, Inc.
- 12/19/1995 #2D Approval of the shareholder's agreement entered into between New England Community Bancorp, Inc., New England Bank & Trust Company, Manchester State Bank, and each of the directors of Manchester State Bank in connection with the merger of Manchester State Bank with and into New England Bank & Trust Company.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 12/15/1995D Approval of the merger of Great Country Bank with and into Centerbank pursuant to § 36a-125.
- 12/12/1995D Approval of the merger of Winsted Savings Bank with and into Northwest Bank for Savings, the resulting bank to operate as a mutual savings bank under the name of Northwest Community Bank pursuant to § 36a-125.
- 12/11/1995 #4D Revision of 10/17/1995 no-action letter re merger of The Chase Manhattan Bank, N.A. and Chemical Bank to a no objection position.
- 12/11/1995 #3D Waiver of the 5-year requirement contained in § 36a-181(b)(1) granted in connection with the acquisition by Aetna Life and Casualty and Aeltus Investment Management, Inc. of AETrust Company.
- 12/11/1995 #2D Approval of Aetna Life and Casualty Company and Aeltus Investment Management, Inc. to acquire Aeltus Trust Company.
- 12/11/1995 #1D Approval of First Union Corporation and First Union Corporation of New Jersey to acquire Northeast Bancorp, Inc. and First Fidelity Bank.
- 11/29/1995 #2D Approval of the merger of The Bank of Southeastern Connecticut with and into The Norwich Savings Society pursuant to § 36a-125.
- 11/29/1995 #1D Approval of Norwich Financial Corp. and The Norwich Savings Society to acquire The Bank of Southeastern pursuant to § 36a-181.
- 11/17/1995D Approval of Fleet Financial Group, Inc. to directly and indirectly acquire Shawmut National Corporation and Shawmut Bank Connecticut, National Association pursuant to §§ 36a-411 and 36a-185.
- 11/13/1995D Approval of New England Community Bancorp, Inc. to acquire The Equity Bank pursuant to § 36a-181.
- 11/8/1995D Intent Not to Disapprove of Columbus Circle Investors to acquire Columbus Circle Trust Company pursuant to § 36a-185.
- 10/30/1995 #1D Approval of Northern Trust Corporation and RCB Merger Company to indirectly acquire RCB Trust Company pursuant to §§ 36a-181 and 36a-411.
- 10/17/1995D Department will take no enforcement action against Chemical Banking Corporation and Chase Manhattan Bank for violation of §§ 36a-145 and 36a-425 in connection with a transaction wherein The Chase Manhattan Bank, N.A. merges with and into Chemical Bank with the resulting bank to be named Chase Manhattan Bank. The transaction and the resulting acquisition of The Chase Manhattan Bank N.A. branches by Chase Manhattan Bank does not require any approval or notices.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 10/12/1995 #2D Approval pursuant to § 36a-137 for the conversion of Bristol Savings Bank from a capital stock Connecticut savings bank to a capital stock federal savings bank to be named Webster Bank.
- 10/12/1995 #1D Approval of Webster Financial Corporation to acquire Shelton Bancorp, Inc. and Shelton Savings Bank pursuant to §§ 36a-181 and 36a-185.
- 10/2/1995D Intent Not to Disapprove pursuant to § 36a-185 for the acquisition by Angelina J. McGillivray of voting securities of New England Community Bancorp, Inc and, indirectly, New England Bank and Trust Company.
- 9/21/1995D Approval issued to Centerbank to issue and sell evidences of indebtedness in the form of subordinated notes, in an aggregate principal amount of \$25,000,000.
- 8/23/1995 #2D Approval of The Putnam Trust Company of Greenwich to merge with and into PTC Bank, the resulting bank to operate as a bank and trust company under the name The Putnam Trust Company pursuant to § 36a-125.
- 8/23/1995 #1D Approval of The Bank of New York Company, Inc. to acquire The Putnam Trust Company of Greenwich pursuant to §§ 36a-181 and 36a-411.
- 7/7/1995D Approval of Center Financial Corporation to acquire Centerbank pursuant to § 36a-181.
- 6/19/1995 #2 Approval of the merger of Liberty National Bank of Connecticut with and into The Village Bank & Trust Company pursuant to § 36a-126.
- 6/6/1995D Approval of Shawmut National Corporation to acquire Northeast Federal Corp. pursuant to § 36-425.
- 5/25/1995D Approval of U.S. Trust Corporation and New USTC Holdings Corporation to acquire U.S. Trust Company of Connecticut pursuant to § 36a-181.
- 5/4/1995D Amended Intent Not to Disapprove of Trevor I. Bell, B. Ahmed Jelani and Leonard P. Hubbard to acquire 133,333 shares of participating preferred stock of Fairfield First Bank and Trust Company pursuant to § 36a-185.
- 5/2/1995D Intent Not to Disapprove of Kurt B. Hersher to acquire 200,000 shares of stock of First Bank of West Hartford pursuant to § 36a-185.
- 5/1/1995 #2D Intent Not to Disapprove of Trevor I. Bell, B. Ahmed Jelani and Leonard P. Hubbard to acquire 133,333 shares of participating preferred stock of Fairfield First Bank and Trust Company pursuant to § 36a-185.
- 5/1/1995 #1D Approval of The Chase Manhattan Corporation and Chase Savings Bank to merge The Chase Manhattan Bank of Connecticut with and into Chase Savings Bank pursuant to § 36-555(a).

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 3/10/1995D Approval of Norwich Financial Corp. to merge of The Bank of Mystic, Inc. with and into Norwich Savings Society pursuant to §§ 36-420 and 36-193u.
- 2/10/1995D Approval of Banco Santander, S.A., and FFB Participacoes e Servicos to indirectly and directly acquire 30% of the common stock of First Fidelity Bancorporation pursuant to § 36-425.
- 12/16/1994D Approval of Webster Financial Corporation to acquire Shoreline Bank and Trust Company pursuant to § 36-420.
- 11/14/1994D Approval of Bancorp Connecticut, Inc. to acquire Southington Savings Bank.
- 10/20/1994D Granting of exemption under § 36-22b of irrevocable proxy in favor of board of directors from the prohibition contained in § 36-142p.
- 10/4/1994D Approval of Village Bancorp, Inc. to acquire Liberty National Bank pursuant to § 36-425.
- 6/30/1994 #1D Approval of Brett N. Silvers to acquire voting securities of First International Bancorp, Inc., pursuant to § 36-425.
- 6/6/1994D Approval of Shawmut National Corporation and Hartford National Corporation to acquire Gateway Bank pursuant to § 36-420.
- 5/20/1994 #3D Approval of Citizens Savings Bank, Citizens Financial Group, Inc. and The Royal Bank of Scotland Group plc to directly and indirectly acquire the assets and liabilities of Coastal Federal Savings Bank pursuant to §§ 36-555 and 36-553.
- 5/20/1994 #2D Approval of exemption requested by Citizens Savings Bank, Citizens Financial Group, Inc. and The Royal Bank of Scotland Group plc pursuant to § 36-22b.
- 5/11/1994D No objection to the use of Electronic Data Systems as a service provider to First Fidelity Bank, N.A., in performing wire and book-entry securities transfers for Union Trust Company.
- 4/29/1994D Approval of NM Bank to merge with and into Candlewood Bank and Trust Company, and Candlewood Bank and Trust Company to merge with and into The New Milford Bank and Trust Company pursuant to § 36-193u.
- 3/2/1994D No objection to Union Trust Company wire and book-entry securities transfers to be performed through its affiliate, First Fidelity Bank, N.A.
- 2/24/1994 #2D Approval of Webster Financial Corporation to acquire Bristol Savings Bank pursuant to § 36-420.
- 1/31/1994D Approval of merger of Greenwich Federal Savings and Loan Association with and into Union Trust Company pursuant to §§ 36-193u and 36-193v(c).

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 12/3/1993 #2D Approval of exemption requested by Sun Life Assurance Company of Canada, Sun Life Assurance Company of Canada (U.S.) and The New London Trust Company pursuant to § 36-22b for the acquisition of Danielson Federal Savings and Loan Association.
- 11/24/1993D Approval of Northeast Bancorp, Inc., First Fidelity Bancorporation and Banco Santander, S.A. to directly and indirectly acquire Greenwich Financial Corporation and Greenwich Federal Savings and Loan Association pursuant to §§ 36-553 and 36-425.
- 5/21/1993 #2D Approval of exemption requested by Citizens Savings Bank, Citizens Financial Group, Inc. and The Royal Bank of Scotland Group plc pursuant to § 36-22b.
- 5/21/1993 #1D Approval of Citizens Savings Bank, Citizens Financial Group Inc. and The Royal Bank of Scotland Group plc to directly and indirectly acquire the assets and business of New England Savings Bank.
- 4/30/1993D Approval of First Fidelity Bancorporation and Banco Santander, S.A. to directly and indirectly acquire Northeast Bancorp, Inc. and Union Trust Company.
- 4/28/1993 #2D Approval of Bank of Boston Corporation to merge with and into Society for Savings pursuant to § 36-193u.
- 4/28/1993 #1D Approval of Bank of Boston Corporation and Colonial Bancorp Inc. to directly and indirectly acquire Society for Savings Bancorp, Inc. and Society for Savings.
- 2/10/1993D Approval of American National Bank to merge with and into Lafayette Bank and Trust Company pursuant to §§ 36-193u and 36-193v.
- 8/14/1992D Approval of City Savings Bank of Meriden to merge with and into The Dime Savings Bank of Wallingford pursuant to § 36-193u, as amended by P.A. 91-189.
- 4/29/1991D Approval of Greenwich Trust Company to merge with and into Bank of Stamford pursuant to § 36-193u.
- 2/6/1991D Approval for Founders Bank pursuant to § 36-88(5) to acquire and dispose shares of stock through performance awards to advisory board members and employees.
- 12/14/1990D Approval of the application for the merger of Shawmut Bank of Rhode Island with and into State Savings Bank pursuant to §§ 36-555(b) and 36-193u.
- 10/29/1990D Approval of The Bank of New York Company, Inc. to acquire Northeast Bancorp, Inc. and, indirectly, Union Trust Company.
- 9/14/1990 #2D Intention to approve merger of Shawmut Bank of Rhode Island with and into State Savings Bank.

**DEPARTMENT OF BANKING—Decisions** (Continued)

5/5/1990D	Connecticut banking institutions are required to file currency transaction reports with the Commissioner.
4/5/1990 #1D	No objection to Fedwire consolidation program and opinion of Fleet/Norstar Financial Group, Inc.
2/20/1990D	Approval of OmniBank of Connecticut, Inc. to merge with and into New England Savings Bank pursuant to § 36-193u.
12/29/1989D	Approval of merger of GW Bank with and into Connecticut Community Bank.
10/23/1989D	Approval of acquisition of shares of Founders Bank in the open market and grant of such shares to bank advisory board members and employees as performance awards.
3/31/1989D	Approval of the application of Cenvest, Inc. and First Central Bank to acquire First Central Bank.
3/15/1989D	Approval of the application of Fairfield County Bancorp, Inc. to acquire Greenwich Trust Company.
3/10/1989D	Approval of Stock Option Plan of Bank of East Hartford.
12/29/1988D	Approval of the application of Fairfield County Bancorp, Inc. to acquire Bank of Stamford.
9/19/1988D	Approval of the merger of Citizens National Bank of Southington with and into Union Trust Company.
8/25/1988D	Commissioner has authority pursuant to § 36-423(b)(3) to waive requirements for an audited financial statement for a recently formed corporation but pursuant to § 36-423(b)(10) require audited balance sheets.
7/27/1988D	Department's response to <u>The Hartford Courant</u> FOI request.
7/12/1988 #1D	Approval of Stock Option Plan of The New Milford Bank & Trust Company.
6/29/1988D	Approval of the application of NESB Corp. re the acquisition of OmniBank of Connecticut, Inc.
6/14/1988D	Approval of RCB Trust Company's investment in real estate under § 36-57(t).
6/9/1988D	Approval of application of Landmark Financial Corporation and Community Bancorp, Inc. on behalf of Landmark/Community Bancorp, Inc. re the acquisition of The Landmark Bank and Community National Bank.
5/11/1988D	Approval of application of Constitution Bancorp of New England, Inc. re the acquisition of Lafayette Bancorp, Inc., American Bancorp, Inc., Lafayette Bank and Trust Company and American National Bank.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 3/2/1988D Stay of Order of Divestiture issued January 4, 1988, ordering Fleet Financial Group, Inc. to divest itself of its direct and indirect ownership or control of certain Connecticut financial institutions.
- 2/22/1988 #1D Approval of Shawmut National Corporation's direct or indirect acquisition of ownership or control of Hartford National Corporation, The Connecticut National Bank, Chester Bank, The Seymour Trust Company, State Savings Bank, Shawmut Home Bank, and Shawmut Fidelity Bank.
- 1/29/1988 #1D A.M.A. Financial Corporation's increase in ownership of shares of Northeast Savings is exempt from the requirements of § 36-425 by § 36-429.
- 1/4/1988 #1D Order of Divestiture ordering Fleet Financial Group, Inc. to divest itself of its direct and indirect ownership or control of certain Connecticut financial institutions.
- 7/2/1987D Approval of the application of BayBanks, Inc. re establishment and acquisition of the voting stock of BayBank Connecticut, National Association.
- 3/31/1987D Approval of the application of First Connecticut Bancorp, Inc. to merge The New Britain National Bank, The Independent Bank and Trust Company, and The Simsbury Bank and Trust Company with and into United Bank and Trust Company.
- 2/27/1987 #2D Approval of the application of UST Corp. re the acquisition of the voting stock of Valley Bank and Trust Company.
- 2/24/1987D Department supports proposal for bank holding company subsidiaries to engage in real estate investment activities, but opposes proposal which would preclude state banks from engaging in such activities.
- 2/23/1987 #5D Approval of application of The Bank of Hartford, Inc. to merge TONE Savings Bank, Inc. pursuant to § 36-193u.
- 2/23/1987 #4D Approval of the application of The One Bancorp re the acquisition of the voting stock of The Bank of Hartford, Inc.
- 2/23/1987 #3D Approval of the application of The One Bancorp re the establishment of TONE Savings Bank, Inc.
- 12/24/1986D Approval of the application of Comfed Savings Bank re the merger of Comfed and Heritage Savings and Loan Association pursuant to §§ 36-555(a) and 36-425.
- 12/23/1986D Department will not impose the 2-per-year limitation of § 36-5a(d) on a bank holding company's discount brokerage subsidiary which will operate in bank offices in light of the unsettled nature of federal law re such subsidiaries.
- 11/13/1986D Approval of the application of Shawmut Corporation re the acquisition of shares of The Fidelity Trust Company.



**DEPARTMENT OF BANKING—Decisions** (Continued)

- 7/31/1986D Approval of certain stock dividends declared by the Bank of Stamford.
- 6/17/1986D Approval of the application of Shawmut Corporation re the acquisition of the voting stock of Home Bank and Trust Company.
- 12/31/1985D Approval of the application of Fleet Financial Group Inc. re the merger of FCB Corporation and First Connecticut Bancorp pursuant to §§ 36-420 and 36-553.
- 12/30/1985 #3D Approval of the application of Bank of Waterbury to purchase 80,000 shares of its own common stock pursuant to § 36-88(5).
- 12/17/1985D Request for continuation of the Stay issued on 1/22/1985 is granted with respect to the deposit services and denied with respect to the application fee.
- 12/6/1985 #1D Approval of an increase in the authorized capital stock of Amity Bank to include 100,000 nonassessable preferred shares of no par value and the issuance of the first series of 20,000 shares.
- 10/7/1985D § 36-88(4) requires authorization by the Commissioner prior to the issuance of a stock dividend by a state bank and trust company.
- 8/21/1985 #2D § 36-88(5) authorizes a state bank and trust company to acquire and dispose of its own stock pursuant to § 33-358, however, it must obtain the Commissioner's approval prior to the stock redemption.
- 7/24/1984D Approval for Fleet Financial Group to establish a *de novo* national bank in Connecticut pursuant to P.A. 83-411.
- 6/14/1984 #2D Approval of application of Bank of Boston Corporation to merge Colonial Holding Corporation and Colonial Bancorp, Inc., and to acquire and retain the voting stock of Colonial Bank pursuant to P.A. 83-411.
- 4/5/1984D Disapproval of merger of Bank of New York Co., Inc. with Northeast Bancorp, Inc., pursuant to § 3(a)(3) of BHCA of 1956.
- 1/13/1984D Connecticut law prohibits the establishment of office by B.N.Y. Finance Corp. to engage in lending and loan servicing activities in New England.
- 11/15/1983D Connecticut law prohibits the establishment of offices by Charles Schwab & Co. to engage in discount securities activities.
- 10/21/1983D Approval of Burritt Mutual Savings Bank's conversion from mutual to stock.
- 8/17/1983D Amendment to Bank of New England Corporation approval of 8/15/1983.
- 8/15/1983D Approval of application of Bank of New England Corporation to merge with CBT Corporation and to acquire and retain the voting stock of the Connecticut Bank and Trust Company, N.A.

**DEPARTMENT OF BANKING—Decisions** (Continued)

- 6/9/1983D Connecticut law prohibits establishment of national bank in Connecticut by Dimension.
- 6/2/1983D Approval of South Norwalk Savings Bank to invest in service corporation under § 36-131a to acquire stock in national banking association.
- 5/3/1983D Department's response to Dimension application.
- 12/17/1982 #1D Commissioner approves acquisition of Colonial securities (includes warrants) by First National Boston Corporation.
- 10/15/1982D Approval for People's Savings Bank-Bridgeport to purchase Guardian Savings & Loan Association.
- 5/11/1982 #1D Amendment to approval dated 5/6/1982.
- 5/6/1982D Approval of merger of Liberty Bank for Savings and Willimantic Savings and Loan Association.
- CU 2/22/1982 #2D No objection to Stanadyne Employees Credit Union expanding its operation into North Carolina.
- 2/5/1982D Approval of Connecticut office of Old Stone Mortgage Corporation under § 36-5a(b).
- CU 1/4/1982D Approval pursuant to § 36-209(b) for Community Service Credit Union to decrease its reserve in order to pay dividends and bills, and to not set aside 10% of gross income as a regular reserve against losses for one quarter.
- CU 11/30/1981 #1D Approval for Connecticut State Employees Credit Union to offer IRAs to its members, with conditions.
- 8/14/1981 #3D Approval of consolidation of Savings Bank of New London and Deep River Savings Bank to become New England Savings Bank.
- 7/13/1981D Approval of American S&L's conversion from mutual to stock.
- 12/10/1980 #1D Approval of People's Savings Bank-Bridgeport's acquisition of assets and business of First Stamford Bank & Trust.
- 11/24/1980D Approval of change of name of People's Savings Bank to People's Bank.
- 11/21/1980D Approval of conversion from mutual to stock by Heritage Savings & Loan.
- 5/20/1980D Approval of change of name from Tolland Savings Bank to Tolland Bank.
- 2/15/1980 #2D Approval of investments in Savings Bank Housing Corp.

**DEPARTMENT OF BANKING—Declaratory Rulings**

- 12/19/2013DR Commissioner will not issue a declaratory ruling where the petition (1) does not seek a ruling as to the validity of any regulation, or the applicability to specified circumstances of a provision of the general statutes, a regulation or a final decision and (2) appears to constitute an impermissible second request for reconsideration of a final order.
- 9/11/2012DR **(Overruled by *Persels & Associates v. Department of Banking*, 318 Conn. 652 (2015))** The attorney exemption from debt negotiation licensing pursuant to § 36a-671c(1) is only for a natural person who is not retained to perform debt negotiation services as the primary purpose of the representation. The Department will take a no-action position in connection with a law firm engaging or offering to engage in debt negotiation activities under certain circumstances.
- 7/19/2011DR Department will not issue a declaratory ruling when issues raised in the request can be adequately addressed in an administrative hearing that is currently scheduled.
- 7/25/2006DR Department will not issue a declaratory ruling when the request fails to meet the form and content requirements of § 36a-1-84 of the Regs. and appears to be an impermissible request for reconsideration of a denial of originator registration under § 4-181a.
- 8/30/2001DR Department will not issue a declaratory ruling in response to a petition that does not satisfy the requirements of § 36-1-46 of the Regs., does not identify any specific statute, regulation or order, or involves a statute not enforced, administered or promulgated by the Department.
- 10/8/1996 #2DR Department will not issue a declaratory ruling in response to a petition that does not satisfy the requirements of § 36-1-46 of the Regs.
- 5/25/1993DR Department will not issue a declaratory ruling when the request fails to meet the form and content requirements set forth in § 4-176 and § 36-1-46 of the Regs.
- 11/8/1989 #1DR Department will not issue a declaratory ruling on an issue that was addressed in litigation or a declaratory ruling defining a term in the statutes.
- 4/15/1988DR Declaratory ruling on § 36-5a(c)(4) grandfather clause.
- 11/25/1987 #2DR § 36-495 authorizes the Commissioner, in connection with an investigation, to issue a subpoena requiring production of a list of all margin accounts under the supervision of a Connecticut-registered agent of a Connecticut-registered broker-dealer working solely out of the broker-dealer's branch office in New York where compliance with the subpoena may result in the production of records containing information on non-Connecticut customers of the registered broker-dealer.
- 5/2/1986 #2DR Department will not issue a declaratory ruling when the request for declaratory ruling involves issues of fact and law which should be decided by a court.

**DEPARTMENT OF BANKING—Declaratory Rulings** (Continued)

- 9/20/1983DR § 2 of P.A. 83-460 (codified at § 36-2241) only applies to loan transactions written by a licensee under Ch. 646a, Secondary Mortgage Loans.
- 1/3/1983 #1DR Since declaratory rulings are not enforced against any person, the Commissioner need not respond to Stay of Enforcement requests.
- 10/21/1982 #1DR Security deposit as defined in § 47a-21(10) includes any payment which landlord requires tenant to pay prior to commencement of tenancy other than first month's rent or deposit for key or other special equipment.
- 9/15/1982 #1DR Three proposed note forms to be used in Student Loan Program comply with Truth-in-Lending.
- 8/24/1982DR Federal Investment Advisories Act of 1940, 15 USC 80b does not preempt § 36-474(d).
- 12/24/1981DR Olin Corporation, which is a federal bank holding company, may open offices in Connecticut; interpretations issued by the Department do not have to be adopted as regs.
- 12/9/1981 #3DR § 42-133c does not apply to certain open-end credit plans.
- 8/31/1981 #5DR Proposed note forms for Student Loan Foundation's Parental Loan Program comply with Truth-in-Lending.
- CU 8/10/1981DR State chartered, nonfederally insured credit unions are not subject to the interest rate restrictions in § 36-206(a) on loans to credit union members provided that each such credit union obtains prior written approval from the Commissioner. Ruling does not apply to any applicable interest rate restrictions that may be contained in other provisions of the CGS.
- 12/15/1980DR Savings bank may operate in open and closed towns branches it acquires in a § 36-30 acquisition.
- 7/24/1980DR Four note forms of Student Loan Foundation comply with Truth-in-Lending.
- 4/3/1980DR P.A. 79-443 (DACA) does not apply to mortgage escrow accounts maintained by financial institutions for the payment of tax and insurance premiums due from their mortgagors.
- 6/11/1979DR Two specific home improvement loan programs are exempt from § 36-445 (HMDA).
- 4/2/1979 #1DR A specified home improvement loan program is exempt from § 36-445 (HMDA).
- CU 2/23/1979DR Credit unions making loans to members in accordance with the provisions of Ch. 646 then in effect are not bound by the maximum finance charges of § 42-133c.

**DEPARTMENT OF BANKING—Declaratory Rulings** (Continued)

- 5/26/1978DR Student Loan, Truth-in-Lending Disclosures - Interim Note complies with Ch. 657 and the Regs promulgated thereunder.
- 8/2/1977DR Certain loan documents prepared by Connecticut Student Loan Foundation comply with Ch. 657 and the Regs promulgated thereunder.
- 8/17/1976DR “Interim Note” and “Truth-in-Lending Disclosures—Interim Note” prepaid by the Connecticut Student Loan Foundation filed with the Commissioner complies with Ch. 657 and with §§ 36-395-1 through 36-395-11 of the Regs.

**DEPARTMENT OF BANKING—Employees/Employment**

- 7/2/1993 Department employees may become indebted to a Connecticut chartered banking institution on a mortgage loan upon a principal residence with approval of the Commissioner pursuant to § 36-11, as amended by P.A. 93-16.
- 7/25/1988 A Department employee cannot own shares of capital stock of a state chartered savings bank pursuant to § 36-11.
- 11/9/1982 All employees of the Department are subject to same restrictions as the Commissioner re relationships and transactions under general supervision of the Commissioner.

**DEPARTMENT OF BANKING—Jurisdiction**

- 12/23/2021 The Connecticut Higher Education Supplemental Loan Authority (CHESLA), through its statutory authority and indirect servicing of student loans, is not subject to the supervision and regulation of the Department.
- 2/21/2014 Department lacks jurisdiction to investigate a claim of mail fraud due to a debt negotiation company returning or refusing to accept a private citizen’s mail.
- 9/8/2010 Department lacks jurisdiction related to a motor vehicle auctioneer accepting checks for delayed deposit from automobile dealers for the purchase of vehicles and charging a handling fee for the service.
- 7/21/2008 § 3-57a, which governs the escheat of property held by a banking organization, is outside the jurisdiction of the Department.
- 3/15/2006 #3 There are no provisions in Title 36a or 36b that allow a state agency to access and remove money from a private account.
- 4/19/2004 Department does not have jurisdiction over a complaint that a Connecticut bank fraudulently opened an account without appropriate documentation and, pursuant to § 36a-24, cannot hold a hearing.

**DEPARTMENT OF BANKING—Jurisdiction** (Continued)

- 4/13/2004 Department does not license entities that only service mortgage loans.
- 1/21/2003 Department does not have jurisdiction over fraudulent Nigerian bank schemes; jurisdiction lies with the U.S. Secret Service.
- 2/6/2002 Statute of limitation provisions are outside the jurisdiction of the Department.
- 8/21/2001 There are no statutes in Title 36a that specifically address stakeholders.
- 10/8/1996 #1 A bank's policy to require the filing of a police report and an affidavit before it will act on customer's request for reimbursement of a forged check does not violate any statute or reg under the Commissioner's jurisdiction.
- 5/20/1994 #1 Department lacks jurisdiction over the UCC and will not render an opinion as to whether public television and radio telefunding operations are subject to the UCC.
- 4/6/1994 Commissioner declined to file an *amicus curiae* brief in a case in which the issues do not fall within the jurisdiction of the Department.
- 5/10/1993 Relationship between a bank and its customers with respect to checks is not within the jurisdiction of the Department.
- 7/1/1992 #2 Failure of a first mortgage lender to execute release of claims not within the jurisdiction of the Department.
- 1/6/1992 #3 Prior approval not required for an out-of-state bank to acquire from the RTC mortgage and consumer loan portfolios of a Connecticut S&L since the out-of-state bank would not be deemed to be doing or transacting business in Connecticut within the meaning of § 36-5a(a).
- 12/4/1991 #2 Commissioner has no jurisdiction to order a hearing pursuant to § 36-25(1) where the complainant bank is chartered by the OCC.
- 9/26/1991 State banking law does not grant the Commissioner authority to investigate allegations of unfair trade practices by banks generally; however, such claims may violate CUTPA or the Connecticut Antitrust Act, as well as the anti-tying provisions of 12 USC §§ 1972-1978.
- 9/23/1991 Department lacks jurisdiction over broker of unsecured loans.
- 5/7/1991 Department does not have jurisdiction over matters involving assignments of passbook savings accounts.
- 3/15/1991 #1 Department has no jurisdiction to adjudicate a person's dispute with or claim against a state chartered bank where it involves issues arising under a letter of credit.
- CU 3/1/1991 Department lacks jurisdiction to address an issue of whether a check must be made out in English rather than Spanish.

**DEPARTMENT OF BANKING—Jurisdiction** (Continued)

- 12/21/1990 Disputes over partnership assets are not within the authority of the Department to resolve.
- 12/4/1990 #3 Department lacks jurisdiction to hold a hearing on matters involving issues to be determined pursuant to § 42a-4-212.
- 5/25/1990 Department is not authorized to adjudicate a customer's dispute with or claim against a state bank unless the matter reflects a violation of a state banking statute, regular practice or policy.
- 2/5/1990 #2 It is outside the scope of the Department to determine if a foreign corporation has met the requirements of § 45-191 to act as executor or trustee in this state.
- 7/5/1988 Title 36 and Ch. 846, governing mortgages, do not address the mortgage position of an out-of-state bank which proposes to make mortgage loans in Connecticut.
- 6/24/1988 #3 Four-day delay between service of garnishment papers and freezing of assets in account is private dispute not within the jurisdiction of the Department.
- 4/4/1985 #2 Whether § 42a-3-406 is an appropriate defense to resolve issues concerning forged checks is a matter that must be adjudicated in a court of law.
- 6/16/1983 #2 Department not authorized to adjudicate customer's dispute with or claim against a state chartered bank.
- 4/27/1983 #2 Department has no jurisdiction to issue opinions on Regs promulgated by another agency.
- 4/27/1983 #1 Service of Process on Foreign Corporation governed by § 33-411 and Secretary of the State is deemed the agent and attorney of corporation in this state.
- 12/10/1982 Nonsufficient funds in Connecticut, no jurisdiction.
- 11/23/1982 #1 Statutes re perfection of security interests in collateral are found in UCC and are beyond the Commissioner's control.
- 11/8/1982 #4 It is not within the Department's jurisdiction to interfere in a national bank's request that a customer's financial statements be prepared by a CPA instead of a public accountant.
- 6/18/1982 #2 Authority cited for the Department to examine certain deposit accounts at national bank in connection with an investigation.
- 2/3/1982 Commissioner lacks authority to waive required interest payments on mortgage escrow accounts.
- 1/5/1982 Department does not give prior approval to bylaw changes.

**DEPARTMENT OF BANKING—Jurisdiction** (Continued)

- 7/22/1981 #1 Department lacks jurisdiction over plain language and attorneys' fees statutes; legislative history discussed.
- 11/25/1980 Commissioner lacks jurisdiction to determine what constitutes "doing business" under § 36-5a.
- 3/10/1980 Department's jurisdiction of unsafe and unsound practices discussed.
- 11/26/1979 Department's lack of jurisdiction over civil law issues explained.
- 11/23/1979 Department lacks jurisdiction to determine if out-of-state bank may use Connecticut courts to sue on a loan.
- 8/10/1979 Department lacks jurisdiction over plain language; legislative history discussed.

**DEPOSITS**

- CU 5/18/2005 Pursuant to § 36a-455a(2)(B), a Connecticut credit union may receive deposits in the form of payment on CDs from nonmember credit unions, which CDs will not be considered "securities" for purposes of the Connecticut Uniform Securities Act.
- 8/23/2004 Connecticut banks and Connecticut credit unions may maintain TT&L accounts and Treasury Investment Program balances.
- 12/22/2000 § 36a-296 only applies to deposit accounts in which deposits were to be held by one natural person in trust for another, and the terms of the trust instrument and the statutory and common law of trusts govern the distribution of an IRA account to beneficiaries.
- 12/1/1998 #2 There are no laws within the jurisdiction of the Department which require a Connecticut bank to accept coins if they are not rolled.
- 8/6/1998 #1 § 36a-296 limits neither the number of trustees nor beneficiaries of a Totten trust.
- 5/28/1998 #3 Where a joint account with right of survivorship is present under § 36a-290 and it can be conclusively presumed under § 36a-296(a)(1) that the depositors intended during their lifetime to be able to withdraw the funds, then upon death of one depositor, § 36a-290 would appear to control.
- 5/19/1998 Whether a CD is a joint account with right of survivorship within the meaning of § 36a-290(a) is a matter for the courts.
- 7/21/1997 There are no statutory provisions or regs which require banks to pay interest on all types of deposit accounts, specifically estate deposit accounts.



**DEPOSITS** (Continued)

- 3/27/1996 When a joint account with the right of survivorship is established in a bank in this state under § 36a-290, each individual co-depositor during his or her lifetime is deemed to own and have access to the entire balance of the account; specific procedures a bank must follow with respect to the joint account upon withdrawal by one of the co-depositors of all of the funds from the account would be regulated by the deposit account contract or bank policy.
- 12/6/1995 A minor may contract to establish a deposit account with any bank pursuant to § 36a-297; a “minor” is defined in § 1-1d as a person under the age of 18 years.
- 10/25/1994 Connecticut chartered banks and credit unions have authority to maintain tax and loan accounts.
- 2/3/1994 An out-of-state nonprofit religious association that establishes a revolving fund program whereby funds received from Connecticut church members in return for a promissory note and interest payments are deposited in a revolving fund and are used to make loans to member churches and church schools to finance building projects is not subject to any provision of Title 36 with respect to the activities of depository institutions or licensing requirements to make such loans.
- 3/19/1990 #2 P.A. 89-117 would not apply to any account if the deposits could be withdrawn by check or draft and are not payable on a specified date or at the expiration of a specified period of time after the date of deposit.
- 5/8/1989 A savings bank has authority to accept escrow accounts and to serve as escrow agent pursuant to funeral service contracts.
- CU 4/12/1989 With respect to members who have defaulted on a loan, a credit union may (1) limit services to a basic share account, (2) deny readmittance to such former member, and (3) clarify such member’s shares as zero dividend shares.
- 6/24/1988 #3 Four-day delay between service of garnishment papers and freezing of assets in account is private dispute not within the jurisdiction of the Department.
- 6/1/1988 #1 Connecticut law does not address the closing of a deposit account by a savings bank in the fact situation described.
- 4/7/1988 #2 There are no laws or regs under Title 36 which specifically fix a cutoff hour by a bank for same day credit.
- 4/8/1987 **(Rendered moot)** § 36-178(b) does not authorize Totten trust accounts.
- CU 6/5/1986 § 36-200(e) encompasses Totten trusts.
- 5/13/1986 Discussion of § 36-110.
- 1/31/1986 Legality of an earnings-based account discussed.

**DEPOSITS** (Continued)

- 3/1/1985 It is inappropriate for an administrative agency to opine on whether the bank or depositor is liable when funds are missing from a night depository deposit.
- 1/9/1985 Savings banks may pay different interest rates depending on the size of the deposit balance.
- CU 11/29/1984 #7 There are no statutory provisions or regs which would operate to prohibit a credit union from providing direct deposit services to a company's employees.
- 2/3/1984 #2 S&Ls may act as escrow agent in connection with escrow accounts where no judgmental discretion is permitted.
- 2/1/1983 Bank may draft setoff language as broadly as possible; however, bank cannot use setoff to apply money in a depositor's account against a mortgage which is not in default.
- CU 11/8/1982 #3 Credit unions may not rely on § 36-198(d), 36-198(j), 36-198(f) or 36-198(g)(4) to effect federal funds transactions.
- 9/14/1982 #1 State chartered S&Ls violate P.A. 81-261 by accepting commercial demand deposits.
- 6/9/1982 Connecticut thrifts may maintain TT&L accounts.
- 4/16/1982 Savings banks have authority to accept payroll deposits.
- 12/14/1981 Savings banks may accept deposits consisting of money received by lottery sales agents from sale of lottery tickets.
- 9/21/1981 #1 A deposit against which charges may be made are not subject to The Banking Law.
- 4/2/1980 #1 Service charges and charge for each check customer orders are permissible.
- 4/1980 S&L may impose service charge on inactive deposit account.
- 12/7/1979 Permissible for banking institutions to require balance at month's end for account to earn interest.
- 11/29/1979 A thrift's fees to issuer of pension fund for thrift to market fund which may result in deposits in thrift by trustee is a contingent brokered deposit, which, although not illegal, may be unsafe and unsound.
- 10/5/1979 #1 Overdrafts are extensions of credit, and their permissibility depends on bank's lending authority.
- 9/6/1979 State bank and trust companies and savings banks which accept deposits from public required to have FDIC insurance.

**DEPOSITS** (Continued)

- 9/5/1979 Parent cannot pledge savings account in name of his minor child as collateral for loan to parent.
- 8/24/1979 Banks may accept deposits in payroll savings plan.
- 6/22/1978 Representative payee deposit accounts opened under the Social Security Administrator's procedures are permissible in Connecticut.

**DEPOSITS—Deposit Account Contract Act**

- 6/19/2000 #2 Discussion of applicability of DACA and Truth-in-Savings to a Connecticut branch of an out-of-state national bank.
- 2/9/1995 The opening of deposit accounts through the mail does not appear to violate § 36a-318 with respect to delivery of account disclosures as long as the bank places the account disclosures in the mail before opening an account.
- 4/6/1993 A schedule of deposit account charges must be delivered to a depositor, however, § 36-27d does not require the charges be specified in the deposit contract.
- 7/1/1992 #1 There is no provision in DACA that prohibits a bank from changing the terms of its deposit account contract where a provision of the contract grants the bank such right.
- 6/10/1992 Comment to FRS re proposed Reg. DD, Truth in Savings Act.
- 8/12/1991 Commissioner declines to use the § 36-27i(d) waiver authority to waive the notice provisions of § 36-27g(b) as they apply to statement savings accounts and passbook savings accounts.
- 5/3/1991 Contract did not provide depositor with adequate notice of changes incurred pursuant to a request for services by Income Maintenance.
- 10/17/1990 #1 Withdrawals from a partnership account which may violate the terms of the agreement opening the account do not violate the provisions of DACA.
- 1/4/1989 DACA permits a bank to reduce its rate of interest on any savings account if it provides the requisite notice to the account holder.
- 12/13/1988 #1 Both state and federal law require disclosure of fees imposed for the use of an ATM.
- 10/24/1988 Disclosure requirements for a corporate account is outside the scope of the Department's jurisdiction.
- 2/22/1988 #2 A bank is permitted to institute a new charge on an existing IRA CD account if it provides the necessary notice to the account holder.

**DEPOSITS—Deposit Account Contract Act** (Continued)

- 7/9/1987 Requirement of notification when deposit account contract is changed; does not expand 12/30/1982 order to waive notice requirements.
- 5/20/1987 #1 Banks must disclose the interest rate for savings accounts in the deposit account contract; does not expand 12/30/1982 order to waive notice requirements.
- 1/31/1986 #2 Banks can impose new charges on checking accounts provided proper notice is given.
- 6/23/1983 #2 Connecticut law does not expressly require state bank and trust companies to pay interest on savings accounts or place restrictions on service charges that may be charged.
- 12/30/1982 Order waives provisions of § 36-27g(b) for accounts authorized by DIDC pursuant to § 327 of Garn-St. Germain Act and accounts on which DIDC has eliminated interest rate ceilings.
- 2/18/1981 Explanation of an amendment to Act changing language from “schedule listing” to “chart reciting.”
- 11/13/1980 Notice of increased charge may be “posted” by incorporating it in the schedule.
- 6/4/1980 #5 (Rendered **obsolete** by 1981 amendment.) Disclosures for CDs over \$100M.
- 6/4/1980 #4 Schedule of Interest may be on more than one page; uniformity not required in conspicuousness of posted disclosures.
- 6/4/1980 #3 Disclosure in Schedule of Interest of minimum deposit to open account.
- 6/4/1980 #2 How to compute interest on bonus club deposits.
- 6/4/1980 #1 (a) Charges for checks—degree of itemization required and how to handle increased charges resulting from vendor’s increase charges (this interpretation made obsolete by 1981 amendment); (b) rollovers of maturing CDs—meaning of “provide” disclosures, when successive disclosures not required on successive rollovers, interest rate disclosures for variable rate CDs; (c) joint account—disclosure to one joint depositor sufficient.
- 6/3/1980 Effect of federal legislation on the requirements of DACA.
- 4/21/1980 #5 When applicable UCC provisions must be disclosed in deposit account contract.
- 4/21/1980 #4 Disclosure requirements for time deposits which are automatically renewed; when schedule of interest for time deposits is “current”; schedules may be more than one page.
- 4/21/1980 #3 Disclosures must be made to sole proprietorships, but not to corporations and partnerships. (This interpretation made obsolete by 1981 amendment.)

**DEPOSITS—Deposit Account Contract Act** (Continued)

- 4/16/1980 #2      When depositor’s signature required on deposit account contract.
- 4/16/1980 #1      DACA provisions re notice before interest rate reduced do not apply to time deposits; when disclosures must be delivered to “prospective depositors.”
- 3/31/1980          Posting of required notices in offices which lack configuration for posting of notices.
- 1/1980              Description of P.A. 79-433.
- 12/7/1979 #2      Requirement of balance at month’s end for account to earn interest should be disclosed.

**DEPOSITS—IRA/Keogh Accounts**

- CU 3/25/1994      Credit unions may, with the approval of the Commissioner, act in a custodial capacity in receiving payments of shares that will comprise the assets of an IRA but may not transfer IRA funds to other assets.
- 4/6/1993          A schedule of deposit account charges must be delivered to a depositor, however, § 36-27d does not require the charges be specified in the deposit contract.
- 2/3/1989          Legal right of bank to reinvest customer’s IRA CD funds depends upon disclosures.
- 5/24/1988          A bank is permitted to institute a new charge on an existing IRA CD account if it provides the required notice to account holders.
- 1/7/1988          Department is not authorized to adjudicate an individual’s dispute regarding propriety of fees charged by bank for IRAs.
- CU 4/3/1986      Department will not address issue of whether a credit union may hold money in an IRA until delinquent loans with the credit union have been satisfied while the matter is in litigation.
- 6/24/1985          A state bank and trust company, S&L or savings bank that does not possess trust powers may act as trustee or custodian with respect to qualified IRAs, but IRA funds can only be invested in savings accounts, time deposits or CDs.
- CU 9/27/1982      A credit union may act as a custodian for share payments comprising assets of an IRA with the Commissioner’s approval and in compliance with § 36-200(8)(a).
- 12/9/1981 #1      Bank may offer an IRA club account under IRA authority, rather than club account authority, and not be subject to club account restrictions.
- 8/4/1980          Department doesn’t prescribe forms for IRAs/Keoghs; bank should consult with its attorney.

**DEPOSITS—IRA/Keogh Accounts** (Continued)

- 10/18/1978 Banking institution without fiduciary powers may accept stocks and bonds and convert them to cash for deposit in an IRA provided customer designates date of conversion.
- 9/19/1978 Banking institution without fiduciary powers may accept stocks and bonds and convert them to cash for deposit in an IRA provided customer designates date of conversion.

**DEPOSITS—Public Deposits**

- 5/8/2001 § 36a-337(b) authorizes a qualified public depository to use a surety bond issued by a private insurance company licensed to do business in Connecticut to secure up to 50% of the public deposits that it holds in place of otherwise required segregated collateral.
- 12/3/1997 Ch. 665a requires that eligible collateral be held in Connecticut unless the Commissioner otherwise approves, but does not require such collateral to be held in a specific Federal Reserve Bank or that lawsuits with respect to such collateral be brought in a specific court.
- 1/9/1995 § 36-386 would not require a qualified public depository to segregate eligible collateral based solely upon public funds held by such depository in a trust capacity.
- 12/23/1993 Commissioner's signature is not necessary for a security agreement between a public depositor and qualified public depository to be enforceable.
- 1/20/1993 An out-of-state bank which accepts and holds municipal funds in custodial capacity would not be accepting public deposits within the meaning of § 36-382.
- 5/12/1992 A securities broker-dealer would not qualify as trustee of collateral to protect public deposits under § 36-385-9 of the Regs.
- 12/13/1991 #2 The acquiror of a failed institution, which was a qualified public depository for at least 2 years prior to failure, would be a successor institution to a qualified public depository for purposes of § 36-386(a). If the amount of public deposits shown on the most recent call report or average of 4 most recent call reports equals zero, then the amount of public deposits held will be actual amount on deposit.
- 12/13/1991 #1 In the case of a failed institution which was a qualified public depository for at least 2 years prior to failure, an acquiring institution would be a successor institution to a qualified public depository for purposes of § 36-386(a).
- CU 10/21/1991 #2 P.A. 91-245 does not remove the dollar limitation on nonmember deposits that credit unions are subject to under § 36-200(h).

**DEPOSITS—Public Deposits** (Continued)

- 10/9/1991 #2 § 7-402 authorizes public officials to deposit moneys in a qualified public depository. “Qualified public depository”, as defined, does not include mutual funds.
- 8/29/1986 The term “qualified public depository” as used in § 7-402 does not include bank holding companies.
- 7/14/1986 Discussion of the manner in which Ch. 656 protects public deposits in excess of \$100,000.
- 5/2/1986 #1 Description of the provisions of Ch. 656.
- 3/10/1986 Description of the provisions of Ch. 656.
- 1/10/1986 Ch. 656 deals only with the protection of public deposits, it does not address the authority of a municipality to make an investment in government securities.
- 4/26/1985 #2 Qualified public depositories, as defined in § 36-382, refers only to in-state institutions.
- 11/1/1984 #1 Out-of-state bank may maintain custody of securities pledged as collateral against state deposits pursuant to §§ 36-20 and 36-386(b) of the CGS and § 36-385-3 of the Regs.
- 3/15/1983 #4 Municipalities have a \$100,000 deposit limitation in savings banks. Deposits in all other public depositories, including state and federal S&Ls, may equal 75% of capital, general loss reserve, surplus and undivided profits of such depository.
- 3/14/1983 #1 Public funds on deposit in “qualified public depository” are protected against loss in proportion to their maximum liability.
- 1/21/1982 Guaranteed portion of SBA loan is eligible collateral for public deposits.
- 12/14/1981 Savings banks, S&Ls, and commercial banks may accept the proceeds of lottery ticket sales as “special or suspense” public deposits.
- 9/22/1981 #1 Fed funds are “eligible collateral.”
- 7/1/1981 Description of how savings banks and S&Ls should comply with reporting requirements.
- 9/11/1979 #2 \$100M limit for public deposits in thrifts appears to be based on amount of federal deposit insurance; whether different public entities are separate depositors depends on whether federal insurance separately insures their accounts.
- 9/11/1979 #1 Deposits by local housing authorities are “public deposits.”

**DEPOSITS—Reserves**

- CU 7/7/1982        The 2% reserve requirement of § 36-196(1)(b)(v) excludes gross receipts in Federal Funds transactions entered into by Constitution State Corporate Credit Union on behalf of its member credit unions.
- 8/28/1981        P.A. 81-128 explained.
- 7/2/1981 #2       P.A. 81-128 explained.

**DEPOSITS (DEMAND)**

- 9/14/1982 #1     State chartered S&Ls which accept commercial, corporate or business demand deposits violate P.A. 81-261.
- 2/9/1982 #2     Savings bank may accept commercial dda from any person who has purchased a repo from it; bank's repo creates a "commercial, corporate or business loan relationship."
- 8/27/1981       S&Ls were not granted commercial dda authority by P.A. 81-120.
- 8/26/1981 #1     Savings banks and S&Ls lack authority to issue negotiable instruments drawn on themselves. (Note: As to savings banks, changed by 1982 legislation.)
- 10/24/1978      Savings bank whose special charter authorizes receipt of "special deposits" against which the depositor may "drawn checks" authorizes bank to open checking accounts for public depositors to a maximum of \$100,000.

**DEPOSITS (SAVINGS)**

- 4/15/1997       § 36a-307 applies to the withdrawal of all monies from a savings account opened at a Connecticut branch of an out-of-state bank without regard to the residency of the depositor.
- 9/25/1991       § 36-108 authorizes banks to implement school savings programs; compliance therewith does not result in impermissible banking activity at nonbranch locations. Banks may collect deposits in schools through use of mechanical devices.
- 5/7/1991        Department does not have jurisdiction over matters involving assignments of passbook savings accounts.
- 5/2/1983        Money Market Deposit Savings Accounts are savings deposits.
- 5/3/1982        Subordinated debt and profit from sale and leaseback of bank premises are part of a savings bank's aggregate surplus accounts under § 36-139.
- 9/21/1981 #2     Mega Check program consistent with state law.



**DEPOSITS (SAVINGS)** (Continued)

- 3/14/1980 Department will not cite as violation of law: (1) savings banks' paying different interest rates depending on size of deposit balance; (2) savings banks' charging service charges to avoid suffering a loss on an account.
- 8/28/1979 Savings banks required transfers under § 36-139 addressed.

**DEPOSITS (SAVINGS)—NOW Accounts**

- 12/28/1994 State-chartered financial institutions are prohibited by § 36-9i from accepting NOW account deposits from a corporation, partnership, association or other for-profit organization.
- 7/24/1989 #2 § 36-9i permits a sole proprietor to open a NOW account under either the individual's name or business name provided the beneficial interest is held by one or more individuals pursuant to § 36-9i.
- 5/19/1986 § 36-9i permits state chartered banks to pay interest on NOW accounts established by members of the Connecticut Bar as clients' funds accounts pursuant to P.A. 84-537.
- 5/16/1985 CGS contain no prohibition on changing the minimum balance requirements after a specific date.
- 1/5/1983 State chartered financial institutions are not prohibited by § 36-9i from accepting NOW and Super NOW account deposits of funds of the U.S., any state, county, municipality or political subdivision thereof, District of Columbia, Puerto Rico, American Samoa, Guam, any territory or possession of the U.S., or any political subdivision thereof.
- 10/18/1982 Account involving transfer of funds from NOW account to purchase retail repos is authorized by § 36-57(q).
- 6/16/1982 Banking institutions may open NOW accounts for sole proprietors.
- 6/12/1981 Comments to Federal Reserve on proposed interpretation of federal NOW Account Act.
- 7/30/1980 Banking institutions may not open NOW accounts for municipalities.
- 5/22/1980 Banking institutions may open NOW accounts for nonprofit clubs and associations which are organized for social or recreational purposes or community improvement. (Internal memo attached.)
- 8/27/1979 #2 Banking institutions may open NOW account for UCONN.
- 6/12/1978 Colleges, schools and school districts, but not local governmental units, qualify for NOW accounts.

### **DEPOSITS (TIME)**

- CU 5/18/2005 Pursuant to § 36a-455a(2)(B), a Connecticut credit union may receive deposits in the form of payment on CDs from nonmember credit unions, which CDs will not be considered “securities” for purposes of the Connecticut Uniform Securities Act.
- 11/13/2003 #1 Connecticut banks may sell equity-linked certificates of deposit in this state pursuant to § 36a-250(a)(2)(A) and may purchase OTC options as a non-speculative hedge against the interest rate risk associated with the CD pursuant to their authority to exercise incidental powers under § 36a-250(a)(1).
- 5/25/1988 Banks are under no legal obligation to change the title on a trustee CD prior to the account maturing or to reinstate the account once it is closed.
- 4/10/1987 A savings bank is permitted to offer an interest rate in one town above that which it offers in another town.
- 6/9/1981 Savings banks may accept from any one depositor up to \$300M in savings deposits, negotiable time deposits, and time deposits of under 181 days; and may accept from any one depositor an unlimited amount of time deposits which are both nonnegotiable and 181 days or over in term.
- 8/6/1979 Reasons that same annual interest rate on a 6-month CD may result in different advertised yields.
- 12/18/1978 CDs issued by out-of-state company need not be registered under state securities law.

### **DIVIDENDS**

- 12/18/2003 Payment of dividends by a bank did not violate § 36a-110(a).
- 11/2/1990 Declaration of rights under a shareholders rights plan (poison pill plan) constitutes the declaration of a nonstock dividend subject to the requirements of § 36-80.

### **ELECTRONIC FUNDS TRANSFER SYSTEMS**

- 12/19/2019 A stationary, unattended kiosk acting as a vending machine to exchange cash for virtual currency, with no bank or financial institution involved in the transaction, that does not accept deposits or allows withdrawals, advances, payments or transfers from a consumer’s account with a bank, and which does not access any payment system to process the transaction, would not be considered an ATM subject to § 36a-155.
- 5/15/2019 #2 A stationary virtual currency kiosk acting as a vending machine to exchange cash for bitcoin or vice versa, with no bank or financial institution involved in the transaction and no payment system accessed to process the transaction, would not be considered an ATM subject to § 36a-155.

**ELECTRONIC FUNDS TRANSFER SYSTEMS** (Continued)

- 2/1/2019 Bitcoin ATMs, which are stationary, unattended devices within the definition of “automated teller machine”, but that do not involve a bank or financial institution, and essentially act as vending machines, limited to depositing cash into the bitcoin ATM and receiving bitcoin from the machine’s inventory in return, not utilizing an exchange or other payment system, do not require licensure under the Money Transmission Act.
- 11/1/2018 Stationary kiosks established and operated in this state for the purpose of exchanging fiat money for bitcoin and vice versa that operate as vending machines without a bank or financial institution involved in any part of a transaction would not be considered ATMs subject to the restrictions of § 36a-155.
- 5/17/2006 A Colorado industrial loan company which accepts deposits insured by the FDIC is an out-of-state bank that would be qualified pursuant to § 36a-158(a) to establish ATMs in Connecticut, provided it is authorized under the laws of this state or federal law to accept deposits in Connecticut.
- 4/15/1999 A person other than a bank or credit union may not purchase an existing ATM in Connecticut.
- 6/25/1997 A company which is neither a bank nor a credit union may not establish an ATM in Connecticut.
- 5/2/1997 Small loan lenders law does not provide for the establishment of automated loan machines either as licensed locations or unlicensed branches of a licensed location.
- 3/3/1997 § 36a-170 permits home banking services to be provided to nonconsumers, but does not make such nonconsumer users subject to the Electronic Fund Transfer Act or Reg. E.
- 10/3/1996 #1 **(Overruled** by *Burke v. Fleet National Bank*, 252 Conn. 1) The owner of ATM machines who does not have a banking relationship with the users of the ATMs it owns is not authorized to charge a convenience fee to such users.
- 9/14/1995 **(Overruled** by *Burke v. Fleet National Bank*, 252 Conn. 1) Connecticut law does not authorize a state chartered or federally chartered bank to charge a direct transaction fee for the use of its ATM by a customer of another bank.
- 5/30/1995 § 36a-155(a) permits a bank or credit union, but not an individual or non-banking entity, to establish an ATM with the approval of the Commissioner.
- 2/24/1994 #1 A nonbank commercial entity is not authorized to establish satellite devices in Connecticut under Ch. 645a.
- 2/2/1994 § 36-193b limits the authority to establish satellite devices to banking institutions and the authority to establish point of sale terminals to banking institutions and commercial establishments located in Connecticut.

**ELECTRONIC FUNDS TRANSFER SYSTEMS** (Continued)

- 7/28/1993 An out-of-state savings bank that acquires all or substantially all of the assets of a Connecticut savings bank pursuant to § 36-555(a) may establish a satellite device in Connecticut in the same manner and subject to the same requirements as a Connecticut savings bank.
- 4/27/1992 Movement of funds from a credit account to a deposit account at the same out-of-state bank initiated at an ATM located in Connecticut would be a permitted “transfer” within the meaning of § 36-193f(b).
- 1/6/1992 #1 § 36-193f(b) would prohibit network consisting of foreign and domestic banking corporations from using point of sale terminals located in this state to enable customers to make deposits.
- 2/19/1991 Department will not approve establishment of a satellite device at a bank’s operation center because the satellite device would be open to only a certain segment of the public.
- 12/13/1988 #1 State and federal law require disclosure of fees imposed for the use of an ATM.
- 7/22/1988 Establishment by a banking institution of an ATM at the office of another banking institution is a circumvention of branching and satellite device statutes.
- 5/9/1988 An ATM in a room on the outside wall of a structure containing the office of a bank which is leased by another bank which establishes the ATM is not a satellite device as defined in § 36-193a.
- 4/7/1988 #1 An ATM installed in the vestibule of another bank is part of an office of another bank and is, therefore, not a satellite device.
- 2/26/1987 #1 Explanation of P.A. 86-158 which amended Ch. 645a, “Satellite Device and Point of Sale Terminal Service.”
- 2/6/1986 #1 Savings bank may make available to its customers a passbook account that may be accessed by an ATM card.
- 1/24/1986 ATMs owned by a nonbank subsidiary of an out-of-state bank are not permitted under Ch. 645a and are prohibited under § 36-5a(a).
- 8/12/1985 #1 Only “banking institutions” may own a satellite device in Connecticut, however entities other than banking institutions may own point of sale terminals.
- 7/30/1985 #1 A savings bank is not permitted to establish a satellite device and loan production office on the same site in a closed town.
- 3/27/1985 An ATM installed inside a bank’s operations center for use by its staff only is neither a branch nor a satellite device and no state approval is necessary.

**ELECTRONIC FUNDS TRANSFER SYSTEMS** (Continued)

- 3/7/1985 Discussion of statutory restrictions on establishment of off-site ATMs.
- 8/10/1984 Terminals placed in retail stores which would permit customers with the assistance of merchant employees to make deposits and withdrawals is neither a “satellite device” nor “point of sale terminal” under § 36-193a.
- 7/31/1984 #1 An ATM relocated to a location off the premises of a bank is a satellite device, not a branch, and must be shared with a banking institution which is willing to pay a reasonably proportionate share of operating costs.
- 7/2/1982 Applicability of State’s EFT law to federal S&Ls discussed.
- 5/3/1982 #1 ATM for use solely by bank employees needs no state regulatory approval.
- 8/1/1980 #1 Difference between applying for ATM as branch or satellite device explained.
- 5/9/1980 Cash dispensing machine operated by private company is not banking and does not require regulatory approval.
- 9/15/1978 #2 Ruling of 9/15/1978 discussed.
- 9/15/1978 #1 Ruling that quasi home office protection for satellite devices of no force and effect, as authorized by § 36-193e.
- 10/29/1976 ATMs located on the premises of a bank would not constitute a satellite device; a bank’s customers may use another bank’s ATM for purpose of cash withdrawals but not for purpose of deposits and loan payments.

**ELECTRONIC FUNDS TRANSFER SYSTEMS—Sharing**

- 2/13/2002 #1 An out-of-state bank or out-of-state credit union is prohibited from using ATMs located in Connecticut to allow its customers to make deposit transactions unless the out-of-state bank or out-of-state credit union or an affiliate of such bank or credit union is authorized under the laws of this state or federal law to accept deposits in Connecticut; a federal credit union may use ATMs established outside this state to take deposits from its members.
- 10/30/1995 #2 Department will take a no-action position re arrangements among institutions with respect to the sharing of satellite devices.
- 10/2/1984 #2 Out-of-state banking institutions may, with certain limitations, establish and use all four types of on-premises and off-premises ATMs deployed by Union Trust Company.

**ELECTRONIC FUNDS TRANSFER SYSTEMS—Sharing** (Continued)

- 7/31/1984 #1 An ATM relocated to a location off the premises of a bank is a satellite device, not a branch, and must be shared with a banking institution which is willing to pay a reasonably proportionate share of operating costs.
- 2/17/1984 A Connecticut bank may share an on-premise ATM with an out-of-state bank provided transactions are limited to withdrawals, advances, transfers and balance inquiries.
- 5/12/1983 #1 Legal requirements for sharing an ATM on premises of commercial bank branch office by out-of-town savings bank.
- 5/10/1983 Other banking institutions may share terminal or device upon payment of reasonable proportionate share of all costs. § 36-193c.
- 9/7/1982 #1 Applicability of Ch. 645a to “The Exchange” shared network.
- 4/26/1982 Interconnect, Inc.’s proposed shared network is consistent with Ch. 645a.
- 12/8/1981 Bank may condition sharing of an ATM upon the sharing of all ATMs in the bank’s system.
- 10/20/1981 Acknowledgment of notification of Bank A’s plan to share Bank B’s on-premises ATM for check cashing only.
- 6/26/1978 Prohibition on out-of-state institutions’ using EFT devices in Connecticut discussed.

**FEES**

- 4/17/2006 § 17b-137 does not appear to address the ability of a financial institution to charge its customers for providing financial records to the Connecticut Department of Social Services in response to a § 17b-137 certificate.
- 8/21/1995 There are no laws within the jurisdiction of the Department concerning the imposition of overdraft fees charged by banks, postdated checks, and the return of checks for insufficient funds. However, § 42a-4-401(a) provides that a bank may charge against the account of a customer an item that is properly payable from that account even though the charge creates an overdraft; and § 42a-4-401(c) provides a bank may charge a postdated check against its customer’s account, even though payment was made before the date of the check, unless the customer has given timely notice to the bank describing the check with reasonable certainty.
- 6/19/1995 #1 § 36a-778 only limits the delinquency charge that may be imposed with respect to retail installment contracts involving commercial vehicles, but not other forms of commercial loans.
- 1/22/1990 A bank may not charge a customer attorney’s fees prior to the commencement of a law suit.

**FEES** (Continued)

- 12/23/1988 Charging attorney fees prior to the commencement of a lawsuit on a mortgage is a violation of § 42-150aa(a).
- 12/13/1988 #1 State and federal law require disclosure of fees imposed for the use of an ATM.
- 5/24/1988 A bank is permitted to institute a new charge on an existing deposit account if it provides the required notice to account holders.
- CU 8/2/1985 Credit unions may charge a \$5 fee for the maintenance costs that are incurred in the handling of a member's account.
- 4/4/1985 #1 There are no state laws or regs that preclude a bank from charging a fee for collecting and crediting semi-annual interest on a U.S. Treasury note.
- 12/6/1984 Fees charged by second mortgage lenders.
- 11/27/1984 #8 (**Superseded** by P.A. 88-200) There are no laws or regs governing fees or service charges in connection with cashing checks.
- 11/20/1984 Imposition of service charge.
- 5/7/1984 There are no state laws or regs governing fees banks may impose for processing overdrawn checks.
- 12/23/1983 A broker-dealer's fee is not a finance charge.
- 6/27/1983 Title 36 is silent as to whether bank can charge fees for service rendered relevant to a subpoena for production of records.
- 6/23/1983 #2 Connecticut law does not expressly require a state bank and trust company to pay interest on savings account or place restrictions on service charges that may be charged.
- 6/20/1983 There are no state laws or regs governing fees banks may charge with regard to the various services they offer, e.g., deposit accounts, safety deposit boxes, credit cards.
- 6/8/1983 § 52-260 sets permissible legal fees for witnesses summoned to appear before court.
- 11/4/1980 Fees charged by bank for investing customer's money in mutual funds, etc., are unregulated.
- 4/2/1980 #1 Service charges on deposit accounts and charge for each check customer orders are permissible.

## **FIDUCIARY POWERS/TRUSTS**

- 8/3/2015 An out-of-state bank acting as an escrow agent for prepaid service funds for funeral homes and cemeteries located in Connecticut would not need to be licensed under § 36a-380 if the bank qualifies under § 42-202(b).
- 6/20/2005 #2 Under § 36a-381(4), an attorney's corporation which acts as trustee for his children and former sister-in-law without compensation is exempt from the provisions of § 36-380 when the corporation does not administer trusts as a regular part of its business.
- 3/5/2004 Conditions required for an Illinois fiduciary to qualify as a foreign fiduciary in this state are contained in § 45a-206 and the requirements for handling investments held by such fiduciary are contained in § 36a-207.
- 5/6/2002 Offices of a nonbanking affiliate of out-of-state banks and a Connecticut bank may solicit for fiduciary services, loans, deposits and custody services on behalf of the banks without such offices being deemed offices or branches of such banks.
- 4/2/2002 A limited liability company that assists in transactions involving the purchase and sale of yachts and boats by acting as a custodian for deposits and proceeds serves as a depository to title documents and acts under the instructions of the parties will not be subject to the prohibition in § 36a-380 or be required to obtain a license, assuming that it will not be acting as a trustee.
- 3/27/2000 #1 A Connecticut bank may act as an escrow agent without obtaining express authority to exercise fiduciary powers under § 36a-70(n) provided (1) its activities as an escrow agent are permissible for Connecticut banks and (2) it does not have power as an escrow agent to make judgmental determinations or exercise discretion.
- 8/6/1998 #2 Prohibition contained in § 36a-380 extends only to trust relationships and does not include custodial, agency or other nontrustee relationships.
- 1/5/1996 Commissioner does not have authority under Title 36a to declare that a trustee position became vacant when the bank/trustee was placed in receivership.
- 9/22/1995 § 36a-380 would prohibit a bank chartered in Pennsylvania or its subsidiary broker-dealer, which is not registered in Connecticut, from acting as an escrow agent of pre-need funeral funds in Connecticut.
- 9/7/1994 #1 A nonbanking corporation which acts neither as agent for an out-of-state trustee nor has access to proceeds of pre-need funeral service contracts would not be subject to the § 36-314 prohibition or licensing requirement.
- 8/24/1994 #2 A nonbanking corporation acting as agent for a foreign corporation which may qualify for § 45a-206 exemption from § 36-314, would still have to obtain a license pursuant to § 36-314 when acting as fiduciary of funds from pre-need funeral service contracts.



**FIDUCIARY POWERS/TRUSTS** (Continued)

- 12/16/1993 A corporation which assists people disabled by prolonged psychiatric illness which wants to establish a “member funds account” for clients’ deposits and withdrawals could only do so by acting as a fiduciary empowered so to act by a general statute or special act of the General Assembly.
- 6/24/1993 Corporation would be prohibited from exercising fiduciary powers under § 36-314 since it would not be acting as a trustee under mortgage pursuant to § 36-249 and would not be excepted from the provisions of § 36-315.
- 5/6/1993 #2 Sole-proprietorship serving individuals in administrative capacity of agent, attorney-in-fact, trustee or conservator not prohibited by Ch. 652, but if receives money or other compensation for advising clients to use broker-dealer, may be “agent” or “investment adviser agent” pursuant to §§ 36-471(2) and 36-471(7).
- 6/30/1992 #2 Insurance companies are not subject to prohibition against establishment of nonbank banks, therefore, filing deadline under P.A. 92-18 does not apply to insurance companies. Discussion of activities in which a nonbank bank established by an insurance company may engage.
- 6/30/1992 #1 Federal regs require a national bank to pledge its assets to secure trust funds in excess of \$100,000 when the funds are placed in the commercial department of such bank pending investment. State law prohibits state-chartered banks from pledging assets to secure deposits in excess of federally-insured limits, except in certain limited circumstances.
- 1/22/1991 A nonbank trust company cannot be established in Connecticut.
- 10/10/1990 Funds held by a bank as trustee may be invested on a short-term basis in repurchase agreements under certain conditions.
- 3/8/1990 Not-for-profit corporation may act as trustee of its employees’ defined benefit pension plan pursuant to § 36-315(d).
- 7/21/1988 It is not an exercise of fiduciary powers for a savings bank to purchase and sell securities as agent for its customers, but the establishment and operation of a customers’ safekeeping account may amount to an exercise of fiduciary powers.
- 6/22/1987 § 36-314 prohibits the establishment of a corporation to exercise fiduciary powers unless specifically empowered to do so.
- 2/26/1987 #2 State bank and trust company which was granted authorization to exercise fiduciary powers at the time of receipt of its authority to transact business, but which has not exercised such powers, is not required to obtain additional express authority prior to exercising fiduciary powers.
- 8/12/1986 P.A. 86-234 requires banks, as of 7/1/1986, to invest trust funds in excess of \$1,000 held in anticipation of investment or distribution within 30 days of receipt. A bank which will not do so until October 1 must make retroactive interest payments.

**FIDUCIARY POWERS/TRUSTS** (Continued)

- 4/7/1986 A bank and trust company may deposit the uninvested funds it holds in its own demand, time or savings accounts or in any affiliate state chartered savings bank or state bank and trust company or national banking association located in Connecticut.
- 1/30/1986 Connecticut law does not authorize the formation of a trust company established solely to serve one person.
- 9/23/1985 A common law trust cannot perform investment or administrative activities for employee benefit plans established by savings banks.
- 6/17/1985 To obtain a license under § 36-314, applicant must demonstrate specific statutory authority to conduct trust activities in the state.
- 4/8/1985 #1 To obtain a license to form a trust company under § 36-314, a corporation must establish that it is specifically empowered to act as a trust company by a general or special act of the General Assembly.
- 4/3/1985 #2 Form of application pursuant to § 36-314.
- 1/21/1985 If a successor trustee, upon appointment as trustee under a trust created pursuant to § 36-110(1), possesses the absolute right to withdraw funds for his personal use, it may result in a termination of the trust.
- 12/14/1984 #2 Department will respond to questions re the Uniform Gifts to Minors Act if the issue also concerns the banking laws of Connecticut.
- 11/26/1984 Only one person may serve as custodian under the Uniform Gifts to Minors Act; two individuals may serve as joint trustees of a trust created pursuant to § 36-110(1).
- 9/7/1984 #1 State bank and trust company must be granted trust powers before it can offer a 401K pension plan.
- 8/8/1984 Trust department of a national bank may purchase bonds which have been underwritten by any member of a bond syndicate of which the bank is a member.
- 3/14/1984 Corporation cannot receive a corporate fiduciary license unless authorized to act as a fiduciary by a general or special statute or organized as a bank.
- 11/22/1983 Department cannot approve exercise of fiduciary powers unless § 36-315 exemption until corporation demonstrates it is organized for charitable purposes.
- 10/27/1983 State chartered savings bank may be the depository for a law firms' Trustee of Client's Fund Account only if authorized by its charter to offer special demand deposit accounts since 1973 or if there's a loan relationship with the bank.
- 9/1/1983 Procedure for savings banks to exercise fiduciary powers under P.A. 83-438.

**FIDUCIARY POWERS/TRUSTS** (Continued)

- 7/20/1983 Rights of custodian under the Uniform Gifts to Minors Act.
- 5/12/1983 #2 Response to questionnaire re powers and authority of state banks, service corporations, operating subsidiaries, member banks and holding companies.
- 4/28/1983 Only those corporations specifically empowered by general or special law to engage in enumerated fiduciary activities may apply to the Commissioner for license.
- CU 9/27/1982 Credit union may act as a custodian for share payments comprising assets of an IRA with the Commissioner's approval and in compliance with § 36-200(8)(a).
- 8/17/1981 #1 It is not an exercise of fiduciary powers for bank to invest its customer's money in investment designated by customer.
- 2/15/1980 #1 Reason there are no nonbank trust companies in Connecticut.
- 1/17/1980 Reason there are no nonbank trust companies in Connecticut.

**FIDUCIARY POWERS/TRUSTS—Common Trust Funds**

- 5/8/1990 Comment re proposed changes to 12 CFR § 9.18 which governs the collective investment of trust funds.
- 10/17/1988 #1 Where there is specific authorization in an instrument, a bank is not prohibited from investing individual trusts in the common trust fund maintained by a bank outside of the New England region.
- 1/23/1987 Rhode Island's common trust fund statute is substantially similar to Connecticut's within the meaning of § 36-83(d) because it has essential elements or substance which are nearly but not exactly the same as Connecticut law.
- 5/15/1986 #1 If the underlying trust instruments authorize investment in financial futures, or the fiduciary may exercise discretion under the terms of the instrument creating the fiduciary relationship and investment in financial futures is not expressly prohibited, then such instruments would be permissible under the terms of a common trust fund under § 45-88(a) as referred to by § 36-83(4)(a).
- 9/16/1985 #1 A "pooled investment fund" consisting of various trust funds is authorized under § 36-83(2)(a).
- 5/21/1985 Department reserves the right to subject an out-of-state bank to accounting requirements for common trust funds establish under § 36-83.
- 10/26/1984 #1 Trust department of Chase Manhattan Bank may invest funds from Connecticut fiduciary accounts in participations in its own common trust funds under § 36-83(7).

**FIDUCIARY POWERS/TRUSTS—Common Trust Funds** (continued)

- 5/10/1982 #3 Common trust fund may invest more than 10% of its value in an investment company which meets the 10% restriction in § 36-83(4)(b).
- 11/6/1981 #2 No regs on common trust funds; they are governed solely by § 36-83.

**FIDUCIARY POWERS/TRUSTS—Out-of-State Corporations**

- 1/30/2017 North Carolina trust company does not need to obtain Department approval to act as a co-fiduciary of an ancillary decedent's estate pursuant to § 45a-206.
- 11/2/2015 New York limited liability trust company that provides an electronic trading platform and associated online presence to allow its customer to exchange fiat currency for virtual currency and vice versa that does not advertise in or maintain a physical presence in Connecticut would not need approval pursuant to § 36a-434a.
- 10/22/2014 Out-of-state corporation that provides trust services for the benefit of persons with disabilities does not appear to be authorized under a general statute or special act to exercise fiduciary powers in this state, but exemption re: § 45a-206 in § 36a-381 may apply.
- 3/8/2013 Florida-chartered, non-deposit trust company that proposes to establish a "trust representative office" to conduct activities ancillary to the company's fiduciary business would be acting as a fiduciary or engaging in a trust business at the office and approval under § 36a-434a is required.
- 4/19/2006 Out-of-state corporation designated by the IRS as a discretionary custodian that administers mutual funds and IRS § 403(b) custodian would not be required to obtain a license under § 36a-380(b).
- 12/29/2005 Out-of-state trust company that intends to establish an office to act as a fiduciary or engage in trust business in Connecticut would need to obtain the Commissioner's approval pursuant to § 36a-434a.
- 5/13/2005 Reciprocity letter stating that Connecticut law allows out-of-state trust institutions to act as fiduciary in Connecticut pursuant to § 45a-206.
- 2/9/2005 It is unclear whether an out-of-state bank may accept moneys and securities in escrow from funeral service establishments pursuant to § 42-202(b); however, if such banks are so authorized, a license would not be required under § 36a-380 regardless if any such bank has a branch in this state.
- 5/29/2002 A bank limited to fiduciary powers does not establish an office under § 36a-425(b) or a *de novo* branch under § 36a-410 where its employee functions solely in a sales and marketing capacity from a leased space in Connecticut and the space is not held out as an office of the bank, nor do such activities constitute "transacting business" under § 36a-425(a).

**FIDUCIARY POWERS/TRUSTS—Out-of-State Corporations** (Continued)

- 12/19/2001 Nonbank trust company may act as executor or trustee pursuant to § 45a-206, but if it decides to establish an office in Connecticut, it would be required to file an application pursuant to § 36a-434a.
- 6/21/1999 Neither a Florida chartered nor a Washington chartered nonbank trust company would be prohibited under § 36a-380 from acting as agent, custodian and executor/personal representative to the extent that those appointments do not involve any trust relationship. In addition, since Washington's laws are reciprocal with Connecticut for foreign trustee, the Washington trust company could act as trustee in Connecticut as long as the other conditions in § 45a-206 are met.
- 1/20/1998 Out-of-state national bank may not establish a limited purpose trust office in Connecticut except pursuant to § 36a-412(a)(2).
- 5/24/1995 Although outside the Department's jurisdiction, § 45a-206 appears to provide statutory authority for a foreign banking corporation to act as a trustee in Connecticut.
- 8/25/1993 Connecticut registered broker-dealer agents may solicit trust business for out-of-state trust company affiliate; however, it may be possible for trust company to charter nonbank trust company but not a bank that functions solely in a fiduciary capacity in Connecticut.
- 3/1/1993 #2 Connecticut nonprofit organization's proposal to use a St. Louis-based financial services company to act as custodian of endowment funds and securities raises issues under § 36-314 and Ch. 802.
- 2/23/1993 #3 Out-of-state bank may act as a corporate indenture trustee in Connecticut for debt financing instruments pursuant to § 45a-206 and establish a nonbank subsidiary office pursuant to § 36-5a(d), but bank employees may not conduct banking business from the nonbank subsidiary office.
- 4/30/1992 Activities of an Illinois trust company may constitute the exercise of trust powers in Connecticut but may be exempt from § 36-314 if it acts pursuant to § 45a-206.
- 3/26/1992 Neither Ch. 652 nor § 36-5a would apply to corporation that is not affiliated with a bank or bank holding company and which does not intend to have or exercise fiduciary powers in this state.
- 1/25/1991 National bank in Michigan may act as trustee in Connecticut if it complies with the requirements of § 45-191.
- 12/27/1990 Pennsylvania corporate fiduciary may act as a trustee in Connecticut if provided it meets the requirements of § 45-191.
- 9/26/1990 #1 Illinois corporate fiduciary may act as trustee in Connecticut if Illinois law is reciprocal and there is compliance with § 45-191.

**FIDUCIARY POWERS/TRUSTS—Out-of-State Corporations** (Continued)

- 2/5/1990 #2 Outside the scope of the Department to determine if a foreign corporation has met the requirements of § 45-191 to act as executor or trustee in this state.
- 11/1/1989 Rhode Island corporation can act as a trustee in Connecticut provided Rhode Island law is reciprocal with Connecticut law and there is compliance with the other provisions of § 45-191.
- 5/15/1989 #1 Florida trust company may not act as fiduciary in Connecticut pursuant to § 45-191 because Connecticut could not act in “like” capacity in Florida since Florida statute placed restrictions on ability of Connecticut institutions to act in such capacity.
- 9/29/1988 Foreign bank may exercise trust powers in Connecticut pursuant to the provisions of § 45-191.
- 7/28/1988 Foreign bank cannot get approval under § 36-53(12) to exercise fiduciary powers but may exercise fiduciary powers in this state pursuant to § 36-314.
- 6/12/1987 Where there is no reciprocity, a foreign bank cannot qualify and act as trustee in Connecticut pursuant to § 45-191. § 36-314 would prohibit bank from having fiduciary powers.
- 9/12/1986 #1 A bank may qualify and exercise fiduciary powers in this state pursuant to § 45-191 provided it meets the conditions as set forth in the statute.
- 12/19/1984 #2 Company whose only activity in Connecticut is the distribution of brochures will not be deemed to be doing trust business in Connecticut.
- 12/19/1984 #1 Company whose only activity in Connecticut is the distribution of brochures will not be deemed to be doing trust business in Connecticut.
- 8/15/1984 #1 Out-of-state trust company may operate in Connecticut if it falls within the provisions of § 45-191.
- 4/6/1982 #2 Out-of-state bank may serve as trustee for revenue bond financing by CDA if § 45-191(a) is complied with.
- 1/20/1982 Ch. 649 (Trustees Under Mortgage) does not apply to corporation that qualifies under § 45-191 (Foreign Corporations as Executor or Trustee).
- 10/26/1981 Certificate of reciprocity allowing Rhode Island bank to qualify as executor or trustee in Connecticut under § 36-5a.
- 8/3/1978 Discussion of whether an out-of-state bank may serve as an indenture trustee under an indenture involving Connecticut real estate.

## **FIELD OF MEMBERSHIP**

- CU 11/27/2002 Upon the death of a member of a Connecticut credit union, if the bylaws so provide, a surviving spouse may be eligible to join the credit union but not other members of such member's immediate family.
- CU 5/4/2000 A Connecticut credit union should be contacted to determine conditions such credit union's governing board has prescribed for membership pursuant to § 36a-450(b).
- CU 4/4/2000 Department applies the definition found in *Black's Law Dictionary* to define the term "worship in" as that term is used in a Connecticut credit union's field of membership.
- CU 10/25/1995 Hospital affiliated organizations do not appear to come within present field of membership of hospital credit union.
- CU 7/14/1989 In order to extend the field of membership to employees of the company who are outside Connecticut, the credit union bylaws must be amended to delete the phrase "within the State of Connecticut".
- CU 3/3/1987 #2 Department will consider whether an out-of-state credit union expansion is dictated by necessity and whether the expansion will have adverse impact on other credit unions in area.
- CU 9/16/1985 #2 Phrase "related by blood" as used in § 36-194 must be broadly construed.
- CU 11/28/1984 Employees of certain business concerns belonging to the chamber of commerce come within the credit unions field of membership.
- CU 3/6/1984 Department will consider whether credit union expansion is dictated by necessity and whether credit union expansion will have adverse impact on other credit unions in the area.
- CU 12/30/1983 Expansion of field of membership cannot substantially infringe upon another credit union's field of membership.
- CU 1/31/1983 Credit union has the authority to set loan policies governing the extension of credit to members and to deny loan applications. Employees of an independent contractor do not come within the field of credit union membership.
- CU 10/21/1982 #2 Department concerns under § 36-194(a) when a credit union wishes to change its field of membership.

## **FUTURES**

- 9/21/1987 #1 Discussion of banking institutions' authority to invest in stock index futures and Treasury bond futures.
- 6/24/1982 #2 Futures are legally authorized investments for state bank and trust companies.

**FUTURES** (Continued)

- 5/10/1982 #1      Banking institution may contract to sell in future certain liabilities which it does not now own.
- 8/19/1981        Futures are legally authorized investments for banks.
- 8/14/1981 #2     Futures are legally authorized investments for state bank and trust companies.

**HOLDING COMPANIES**

- 6/11/1997 #1     Discussion of ownership of mutual holding company and reorganized savings bank.
- 3/13/1997        § 36a-192 does not permit the reorganization of a mutual savings bank into a mutual holding company through the organization of a nonstock corporation which would become the mutual holding company, followed by organization of an interim Connecticut bank which would be merged with the mutual savings bank.
- 4/26/1994        Connecticut bank holding company is required to file an acquisition statement and otherwise satisfy the requirements of §§ 36-423 to 36-425 and § 36-425-2 of the Regs prior to acquiring all of the outstanding common stock of a national bank having its principal office in Connecticut through a merger with and into an interim national bank formed as a subsidiary of the holding company.
- 12/17/1991      § 36-142aa does not permit a mutual holding company to be formed by a merger of an existing mutual savings bank into a newly organized capital stock savings bank subsidiary. § 36-131c gives mutual holding companies authority to issue debt instruments and pledge the stock of its reorganized savings bank as collateral for the debt instruments. The moratorium in § 36-142l(m) does not apply to the reorganization of a savings bank into a mutual holding company pursuant to § 36-142bb.
- 10/1/1987        Massachusetts mutual fund company may acquire a Connecticut savings bank pursuant to §§ 36-420 and 36-553 or organize a Connecticut savings bank pursuant to § 36-142l.
- 12/6/1985 #2     Transaction involving the acquisition of a bank and the formation of a holding company is exempt from filing under § 36-423 only “to the extent” that is subject to federal law; therefore, if Connecticut law covers an aspect of the transaction which is not covered by federal law, a filing is required under the section.
- 7/27/1983 #1     P.A. 83-132, An Act Concerning Regulations of Bank Holding Companies and Savings and Loan Associations Holding Companies.
- 4/11/1983 #1     Request of fully audited financial statement as part of acquisition statement can be waived only when felt that adequate information available on which the Commissioner can’t base his determination of whether or not to disapprove the acquisition.



**HOLDING COMPANIES** (Continued)

- 6/25/1982 #1 Connecticut bank holding company may not acquire a mortgage company subsidiary if subsidiary has offices in Connecticut.
- 5/27/1982 #2 Savings bank may acquire assets, business and stock of a federal S&L.

**INCOME/EXPENSES/SERVICES**

- 3/26/2001 Bankers' bank is prohibited under § 36a-70(q)(3) from opening an account for an armored car service even though it would also facilitate the provision of services to banks and credit unions.
- 10/15/1997 #1 Computerized network that provides information to subscribers on CD rates for a monthly fee is not subject to the licensing or other provisions of Titles 36a and 36b.
- 3/29/1996 Connecticut banks may act as agent to sell automobile extended service contracts to their auto loan customers pursuant to the incidental powers clause set forth in § 36a-250(a)(1).
- 1/30/1995 #2 Based on an Attorney General opinion, a bank does not have a legal right to receive compensation from the State for costs associated with the disclosure of financial information of applicants or recipients of state aid pursuant to §§ 17b-137 and 36a-40 to 36a-45.
- 11/12/1992 State-chartered financial institutions may not market or sell memberships in an eye care plan.
- 1/14/1991 Department will not object to a bank providing electronic tax filing services.
- 12/4/1990 #1 Department would not object to a savings bank offering its customers the opportunity to order items displayed in another company's catalogue for delivery to persons living in Poland.
- 9/10/1990 State chartered financial institutions may not market or sell however, the Department would not object to institutions selling their customer lists to the motor club.
- CU 4/26/1990 Department will take no action against a credit union that provides a tax planning and preparation service to its members since there is no statutory prohibition.
- 9/18/1989 No authority for a savings bank to engage in the operation of a travel agency.
- CU 11/22/1988 Credit union may promote an auto leasing program offered by a leasing company for which the credit union would provide financing provided certain conditions are met.
- 10/11/1988 State bank and trust companies do not have the authority to engage directly in a general data processing business.

**INCOME/EXPENSES/SERVICES** (Continued)

- CU 6/27/1988 No action position on automobile leasing program offered by credit union.
- 6/24/1988 #2 Savings banks executing signature guaranties pursuant to § 36-131d must look to UCC for guidance in defining the term “investment securities”.
- 3/16/1988 #2 Offering deposits of other institutions is incidental to a bank’s broad authority to provide banking services to its customers including the receipt of deposits.
- 9/21/1987 #2 Department would not object to a bank offering AT&T gift certificates at its branches.
- 3/13/1987 Parking availability is a factor in determining, pursuant to §§ 36-142l, 36-53 and 36-173, whether the proposed facilities of the bank are convenient to the public.
- 9/19/1984 #4 State chartered bank’s offering of precious metals certificate program through out-of-state banks is subject to § 36-5a prohibition on “transacting business.”
- 7/27/1984 #1 Savings banks may close loans at unaffiliated nonbank corporation.
- 3/23/1982 #1 Banking institution may accept referral fees from second mortgage lenders.
- 8/20/1980 Savings bank may make charitable contributions to charitable trust organized by bank if the purposes of or types of contributions made by trust are among those specified in § 36-138.
- 4/29/1980 #1 Statutory limit on charitable contributions cannot be waived by the Commissioner.
- 8/27/1979 #1 Contributions for religious purposes may not be made as charitable contributions.

**INSIDERS**

- CU 6/24/2004 With the approval of the Commissioner, a Connecticut credit union may provide reasonable medical, dental, vision, disability and long-term care insurance to its directors, but not life insurance pursuant to § 36a-454a(b).
- 1/2/2003 Commissioner may impose a civil penalty against a corporator of a mutual holding company pursuant to § 36a-50.
- 11/7/2002 Definition of “officer” for the purpose of imposing civil penalties against Connecticut bank officers.
- 1/15/2002 There are no Connecticut statutes or regulations addressing bank officer or employee vacations or which specifically require a two-consecutive week absence, but it is an FDIC recommended practice.

**INSIDERS** (Continued)

- 9/21/2001 Connecticut banks may purchase life insurance in connection with employee compensation and benefit plans in accordance with § 36a-100 and key-person insurance pursuant to their authority to exercise incidental powers under § 36a-250(a)(1).
- 10/27/2000D Approval for Dona D. Young to continue to serve as a Director and The President of Phoenix Home Life Mutual Insurance Company, and as a Director of Phoenix Charter Oak Trust Company, while serving as a Director of Wachovia Corporation and Wachovia Bank, National Association.
- 2/8/2000D Extension of prior approval granted to Robert W. Fiondella under § 36a-95 to permit him to continue to serve as Chairman of the Board of Directors, President and Chief Executive Officer of Phoenix Home Life Mutual Insurance Company, while also serving as a director of Advest Group.
- 10/19/1999D Extension of prior approval granted to Betsy Z. Cohen under § 36a-95 to permit her to continue to serve as a director of Aetna, Inc., while serving as a director and senior executive officer of Hudson United Bancorp and Hudson United Bank.
- CU 9/1/1998 #2 No prohibition on an employee of a holding company of a bank organized solely to function in a fiduciary capacity from serving as director of a federal credit union located in Connecticut.
- 4/23/1997 #3D Extension of prior approval granted to Robert Fiondella under § 36a-95 to permit him to continue to serve as a director of Phoenix Charter Oak Trust Company, subject to his resigning as a director of Advest Group, Inc., no later than March 31, 1999.
- 7/17/1996 #2D Approval for Betsy S. Cohen to serve as a director of Aetna, Inc. while serving as an officer and director of JeffBanks, Inc. and Jefferson Bank and Jefferson Bank of New Jersey.
- 6/4/1996D Approval for Jeffrey R. Digel to remain an Aetna Life and Casualty Company employee while serving as a director of The First National Bank of Port Allegany, Port Allegany, Pennsylvania.
- CU 7/22/1993 #1 Executive officers of credit union must be chosen from its board of directors, but board may appoint other officers in accordance with bylaws and Ch. 646; no specific prohibition on nepotism.
- CU 11/8/1991 Payment by credit union of spousal expenses incurred when attending business trips is a form of compensation prohibited by § 36-203(d).
- 8/14/1987 #1 § 36-126a does not grant savings banks the authority to provide nonemployee directors with retirement benefits.
- 6/12/1986 #2 S&Ls can indemnify their directors, officers, employees and agents.

**INSIDERS** (Continued)

- 4/24/1986 #2 State chartered banks are not prohibited from purchasing “keyman” insurance on its officers.
- 9/5/1985 #2 State chartered banks are not prohibited from purchasing “keyman” insurance on its officers.
- 7/26/1985 #3 Though § 36-9c provisions do not apply, a conflict of interest may exist if a incorporator of a savings bank is a director of another banking institution.
- 7/16/1985 An entity which is not one of the designated entities as stated in § 36-9c, the director is precluded from serving on the board of directors of another institution.
- 4/25/1985 § 36-9c does not preclude a director of a Connecticut state bank and trust company from becoming a director of a New York state bank.
- 4/8/1985 #2 Retired Supreme Court Justice who acts as a state referee is permitted to serve on the board of directors of a financial institution.
- 1/2/1985 Connecticut law does not restrict a mutual savings bank from purchasing “key man” insurance on its executives.
- 6/7/1984 #2 Savings banks may pay nonemployee directors retainers for attendance at meetings but may not institute retirement plan for such directors.
- 5/24/1984 #2 Neither a state bank and trust company nor a savings bank may make loans to its executive officers for the purpose of having those loans used to pay premiums on life insurance policies.
- 1/31/1984 Restrictions on loans found in § 36-101a do not apply to an incorporator of a savings bank.
- 12/22/1983 State chartered banking institutions in § 36-9c(b) means Connecticut state chartered banks.
- 6/16/1983 #1 § 36-101a does not prohibit savings bank from making loan to corporation solely because a director is minority shareholder of that corporation.
- CU 12/29/1982 Department response to questionnaire concerning NCUA study of compensation to credit union boards of directors.
- CU 12/16/1982 #1 Credit union may participate in Capital Accumulation Plan sponsored by CUNA as long as the plan is offered as part of a “retirement program” for its employees under § 36-204a.
- 3/30/1982 #1 § 36-55(b) does not restrict state bank and trust company in filling board vacancies under § 33-317.

**INSIDERS** (Continued)

- 3/12/1981 Savings bank mortgage loan to insider secured by real estate that is vacation home is authorized under § 36-101a.
- 3/5/1981 Savings bank mortgage loan to insider secured by real estate that is vacation home is authorized under § 36-101a.
- 10/16/1980 Institution may purchase property from company in which insider has an interest if handled as arm's length transaction.
- 8/5/1980 #1 Ways in which Board review of loans may be accomplished without their having to review each and every loan.
- 7/23/1979 Management interlock provisions do not apply if person is a director of both a state bank and trust company and a former state bank and trust company that has closed its doors and is winding up its affairs.
- 8/16/1978 Discussion of whether outside directors of a savings bank may be offered a retirement plan as deferred compensation.

**INSURANCE**

- CU 12/30/2004 #2 Connecticut credit union may provide, pursuant to § 36a-454a(b), reasonable health insurance to its directors, but may not directly provide such insurance to the spouses and dependents of its directors.
- CU 12/30/2004 #1 Any Connecticut credit union that seeks, pursuant to § 36a-455a(23), to invest in insurance policies to fund employee benefit plans must make application to the Commissioner and include the information required by § 36a-455a(23).
- 6/30/2004 Department has not adopted any bank-owned life insurance ("BOLI") purchase standards or limitations, and there are no statutes, regulations or opinions issued by the Department concerning the use of BOLI to finance compensation programs for directors, officers and employees.
- CU 6/24/2004 With the approval of the Commissioner, a Connecticut credit union may provide reasonable medical, dental, vision, disability and long-term care insurance to its directors, but not life insurance pursuant to § 36a-454a(b).
- 6/30/1992 #1 Federal regs require a national bank to pledge its assets to secure trust funds in excess of \$100,000 when the funds are placed in the commercial department of such bank pending investment. State law prohibits state chartered banks from pledging assets to secure deposits in excess of federally-insured limits, except in certain limited circumstances.
- CU 2/5/1990 #1 Connecticut chartered credit unions do not have authority to exclude a share from insurance coverage.

**INSURANCE** (Continued)

- 11/8/1989 #2 Savings banks have the authority to determine whether life insurance should be provided to bank employees and the amount and type of such insurance, subject to ERISA.
- CU 10/19/1989 #3 No provision in the CGS authorizes credit unions to obtain private share insurance.
- CU 3/9/1987 #2 No action position on whether an insurance policy insuring the payment of principal and interest on captioned bonds will have to be registered under § 36-485.
- CU 8/19/1986 Self-insurance is not a permissible activity for state-chartered credit unions.
- CU 12/10/1984 Insurability of funds invested by the State of Connecticut in state-chartered credit unions.

**INSURANCE ACTIVITIES**

- CU 6/12/2012 Connecticut credit union may sell to its members motor vehicle service contracts and extended warranties provided they are “insurance” within the meaning of § 36a-455a(6); such contracts and warranties are not required to be limited to vehicles financed by the credit union.
- CU 1/27/2012 There is no provision within the Commissioner’s jurisdiction that would limit the authority of a Connecticut credit union to offer discounted interest rates to members who purchase Guaranteed Automobile Protection insurance in connection with an auto loan.
- 5/6/1999 #1 Connecticut bank may lease space to third party insurance producer on a percentage lease basis in excess of fair market rents as long as the Connecticut bank has a producer’s license.
- 3/12/1999 #2 Connecticut banks may participate in a reciprocal mortgage reinsurance program pursuant to the incidental powers clause under § 36a-250(a)(1).
- 1/7/1999 #3 Connecticut banks may establish a subsidiary to reinsure a portion of mortgage loans originated by such banks pursuant to § 36a-276(b).
- CU 12/1/1998 #1 Department will take no enforcement action against any Connecticut credit union that sells extended warranty contracts to credit union members as long as certain conditions are observed.
- 4/22/1994 #2 State chartered financial institutions are prohibited from engaging in the business of insurance under § 36-60 with the exception of credit life written in conjunction with credit. § 38a-775, anti-affiliation statute, is under jurisdiction of Insurance Department.

**INSURANCE ACTIVITIES** (Continued)

- CU 2/24/1993 Termination of group life savings insurance on the lives of members by a credit union does not violate any provision of Title 36.
- 2/1/1993 Department will defer from rendering an opinion on the issue of whether state chartered banks have authority, pursuant to their incidental powers clause, to sell fixed and variable rate annuities until the issue is resolved at the federal level.
- 11/2/1992 #2 Although some state-chartered financial institutions possess incidental powers to transact general banking business, such incidental powers would not authorize acting as general insurance agent.
- 11/2/1992 #1 State-chartered financial institutions possess incidental powers to provide involuntary unemployment insurance in connection with credit transactions, but state bank and trust companies acting as agent are not engaging in the business of insurance within the meaning of § 36-60.
- CU 8/19/1986 Self-insurance is not a permissible activity for state-chartered credit unions.
- 4/12/1985 #1 Banks may not sell property damage insurance in connection with credit or lease transactions.
- 9/24/1984 Discussion of extent to which a bank's involvement in securities, real estate brokerage and insurance is regulated by state law.
- 8/15/1984 #2 Proposal whereby insurance agent provides free accidental death coverage to depositors of state bank and trust companies must comply with §§ 36-60, 36-9j through 36-9n and 36-9d.
- 7/25/1984 State chartered banks may provide, under § 36-57(a), credit insurance in connection with credit transactions.
- 7/3/1984 Factors to consider in determining whether the sale of a customer list to an insurance company constitutes engaging in the business of insurance.
- 5/18/1984 State chartered depository institution may lease space to an insurance agency under certain conditions.
- CU 9/29/1983 State chartered credit union may not offer insurance benefits to its directors, credit and supervisory committee members and employees that contemplates the provision of legal expense insurance.
- CU 6/3/1983 Credit union may not provide legal expense insurance benefits to its directors, credit and supervisory committee members or employees.
- 6/4/1979 State bank and trust company may solicit its customers for life insurance company and may collect premiums.

**INTEREST/DIVIDENDS**

- 3/19/1990 #2 P.A. 89-117 would not apply to any account if the deposits could be withdrawn by check or draft and are not payable on a specified date or at the expiration of a specified period of time after the date of deposit.
- CU 4/12/1989 With respect to members who have defaulted on a loan, a credit union may (1) limit services to a basic share account, (2) deny re-admittance to such former member, and (3) clarify such member's shares as zero dividend shares.
- CU 12/20/1985 #3 Department has no objection to a credit union declaring dividends in advance of an operating period, provided certain conditions are met.
- CU 11/27/1985 Declaration of dividends is within the discretion of the board which under the circumstances acted responsibly is not declaring or paying a dividend to credit union members.
- 6/23/1983 #2 Connecticut law does not expressly require a state bank and trust company to pay interest on savings account or place restrictions on service charges that may be charged.

**INTEREST/USURY**

- 3/15/2006 #1 Department cannot opine on the applicability of § 37-4 to late fees charged by a club to members who are delinquent in the payment of their dues.
- 3/3/2006 #4 Discussion of Connecticut usury and interest rate laws.
- 9/30/2002 Commissioner does not have jurisdiction over interest rates on civil judgments under § 37-3a.
- 6/25/2001 Connecticut banking law does not limit the interest rate that may be charged by an out-of-state bank with a branch in Connecticut.
- 6/19/2000 #1 National bank may impose credit card interest rate of 30.74% without violating § 42-133c(b), as long as the charges do not involve retail sales of motor fuel.
- 3/24/1998 Licensing and other requirements applicable to the extension of credit through an open-end credit card product.
- 7/24/1995 A business which consists of holding a client's personal check for up to 14 days, in return for which the client receives a check which may be cashed immediately, and charges \$10 per \$50 of the amount of the client's personal check, may be making unsecured closed-end loans and charging a usurious rate in excess of the limits provided for pursuant to § 36a-573.



**INTEREST/USURY** (Continued)

- 4/11/1995 An out-of-state bank that merges or consolidates with or acquires the assets of a state-chartered bank under § 36a-412(a) would be exempt under § 37-9 from the usury provisions and §§ 37-4, 37-5 and 37-6 while operating the business of such state-chartered bank.
- 8/8/1986 Interest on funds held in escrow for payment of taxes and insurance: exceptions.
- 4/1/1986 Interest on funds held in escrow for payment of taxes and insurance: exceptions.
- 3/24/1986 #1 Interest on funds held in escrow for payment of taxes and insurance: exceptions.
- 7/9/1985 Interest rates under § 42-133c explained.
- CU 2/8/1985 New York-chartered credit union is not subject to § 36-206(a), governing the maximum interest rate. Department takes no position re need for such credit union to be licensed since the credit union does not do business in Connecticut by virtue of making loans to members in Connecticut where loans are originated and payments are credited in New York.
- 3/24/1983 Interest may be assessed on all judgments.
- 12/15/1982 #1 Commissioner does not regulate payment of interest on attachment accounts. However, interest will accrue on attached account if it is interest-bearing account.
- CU 8/12/1982 Credit union can set dividend rates on term share accounts without the Commissioner's approval pursuant to § 36-210(2), as amended by P.A. 81-123, as long as the rates comply with state regs.
- CU 6/10/1982 #2 Credit union may establish different dividend rates on share and share draft accounts depending on the account balances, under § 36-210(3), as amended by P.A. 82-109.
- 6/4/1982 Discussion of usury laws.
- 2/3/1982 Exemptions from paying interest on mortgage escrow accounts under § 49-2a explained.
- CU 6/10/1981 #2 Commissioner has authority to establish a maximum rate of dividends for or restrict the amount of dividends paid by credit unions under §§ 36-26, 36-214 and 36-215.
- 3/14/1980 Savings banks may pay different rates on accounts depending on size of balance—management decision. May impose charges on savings account when fall below minimum—management decision.
- 12/7/1979 #1 Description of banks' exemption from usury.

### **INTEREST RATE SWAPS**

4/30/1985            A bank can engage in interest rate swaps pursuant to its authority as a corporate entity to contract, but must be aware of the significant risks and necessity of monitoring the ongoing risk.

### **INTERNATIONAL BANKING**

4/4/2001            Representative office may engage in certain LPO activities, including executing loan documents pursuant to a general power of attorney from a licensed branch outside Connecticut, provided the Fed approves such activities as permissible for a representative office under the IBA and Reg K.

10/24/2000 #2       Representative office in Connecticut of a foreign bank is limited to the powers of a representative office under federal law.

9/9/1998            Discussion of permissibility of subordination provisions in subordinated notes issued by a branch of a foreign bank.

10/2/1997           Discussion of permissibility of certain activities proposed to be conducted by a state branch of a foreign bank.

7/17/1996 #1       Establishment of an international banking facility at the federal branch of a foreign bank which has elected Connecticut as its home state, which facility will be part of the federal branch itself and will not be a separate corporate subsidiary of the bank, would fall within the exception provided under § 36a-425(c)(6).

10/4/1993           Foreign country bank is prohibited by § 36-59(f) and the IBA from establishing a state-licensed branch or a federal branch in Connecticut.

11/28/1988         Department will not opine on whether soliciting for CDs is transacting business by an off-shore bank.

1/25/1982           Acknowledgment of bank's notification of intent to establish an IBF in Connecticut.

1/20/1982 #3       P.A. 81-245 permitting establishment of IBFs in Connecticut explained.

1/20/1982 #2       P.A. 81-245 permitting establishment of IBFs in Connecticut explained.

8/20/1981           Commissioner's approval not required to establish IBF in Connecticut.

5/20/1981           Out-of-state branch of foreign country bank may make residential mortgage loans in Connecticut.

3/13/1980           Department has not determined legal right of foreign bank to open office in Connecticut.

**INTERSTATE BANKING**

- 2/25/2011 Out-of-state banks that do not designate offices in Connecticut as specific permanent locations from which they conduct business or hold the offices out to the public as offices of the bank would not be considered “branches” for purposes of § 36a-412.
- 11/10/2008 New York’s *de novo* interstate banking law is not reciprocal with § 36a-412(a)(2).
- 9/28/2005 Offices of a nonbanking affiliate of a national bank may discuss bank products and answer related questions without such offices being deemed offices or branches of such bank.
- 10/24/2002 State-chartered bank located in Rhode Island would be authorized to establish a *de novo* branch in Connecticut since the conditions imposed by the laws of Rhode Island for such establishment are no more restrictive than those imposed under Connecticut law.
- 9/27/2002 Pennsylvania bank authorized to engage in trust services may establish an office in Connecticut to offer full trust services without having to accept deposits or offer loans from such office.
- 7/16/2002 Out-of-state national bank must obtain the Commissioner’s approval pursuant to § 36a-412(a)(2) and fulfill the filing requirements of § 36a-145 prior to opening an office in Connecticut for the purposes of performing fiduciary activities.
- 7/10/2002 Courier service is not a “branch” of an out-of-state bank within the meaning of § 36a-410(1) and does not require the prior approval of the Commissioner under § 36a-412(a)(2).
- 5/29/2002 Bank limited to fiduciary powers does not establish an office under § 36a-425(b) or a *de novo* branch under § 36a-410 where its employee functions solely in a sales and marketing capacity from a leased space in Connecticut and the space is not held out as an office of the bank, nor do such activities constitute “transacting business” under § 36a-425(a).
- 5/6/2002 Offices of a nonbanking affiliate of out-of-state banks and a Connecticut bank may solicit for fiduciary services, loans, deposits and custody services on behalf of the banks without such offices being deemed offices or branches of such banks.
- 5/1/2002 New York chartered bank that has acquired a branch in Connecticut pursuant to § 36a-412(a)(3)(B) may establish a *de novo* branch under § 36a-412(a)(2).
- CU 4/25/2002 Written approval of the Commissioner is a requisite under § 36a-472 for an out-of-state credit union to do business in Connecticut by either establishing a subsidiary office or adding select employee groups in Connecticut.
- 8/29/2000 Powers of an acquired out-of-state branch of a Connecticut bank are limited to those of the Connecticut bank.

**INTERSTATE BANKING** (Continued)

- 8/3/2000 Acquisition of a branch or the *de novo* establishment of a branch in Connecticut by a Nevada bank would not meet the reciprocity requirements of § 36a-412.
- 5/24/2000 Under § 36a-412(a)(3)(B), the Commissioner’s approval is not presently required for an out-of-state bank to acquire a branch which is in this state from another out-of-state bank.
- 1/7/1999 #4 § 36a-412(a)(1) authorizes an out-of-state bank to merge or consolidate with or acquire the assets or stock of a state chartered bank, provided that the requirements of the statute are met.
- 12/6/1996 Rhode Island bank that is chartered as a financial institution that is not authorized to take deposits but is subject to the statutory provisions applicable to deposit taking financial institutions comes within the definition of “out-of-state bank” contained in § 36a-2(41) and must comply with § 36a-412(a)(2) re the establishment of a *de novo* branch in Connecticut by an out-of-state bank.
- 5/18/1995 Any out-of-state bank that has established branches in Connecticut may establish additional branches in Connecticut in accordance with § 36a-145, including loan production offices which are “limited branches” as defined in that statute.
- 4/11/1995 Out-of-state bank that merges or consolidates with or acquires the assets of a state-chartered bank under § 36a-412(a) would be exempt under § 37-9 from usury provisions and §§ 37-4, 37-5 and 37-6 while operating the business of such state-chartered bank.
- 8/15/1994 #2 Out-of-state savings bank that acquires Connecticut savings banks pursuant to § 36-555(a) is subject to the community reinvestment requirements in Ch. 639a with respect to its operations in this state to the same extent as a Connecticut savings bank.
- 4/7/1994 In the case of the acquisition from the RTC of the assets of a federally chartered thrift located in Connecticut by an out-of-state bank, the Commissioner would be inclined to grant a waiver under § 36-22b of the requirement under § 36-554 that the acquisition be accomplished through the acquisition of stock.
- 10/28/1993 Citizens Savings Bank, a Rhode Island savings bank that acquired New England Savings Bank, would be a “financial institution” for purposes of § 36-9h in order to participate in the Connecticut Capital Access Fund established under § 32-265.
- 7/28/1993 Out-of-state savings bank that acquires all or substantially all of the assets of a Connecticut savings bank pursuant to § 36-555(a) may establish a satellite device in Connecticut in the same manner and subject to the same requirements as a Connecticut savings bank.
- 4/25/1990 Department will make interstate reciprocity determinations only at the time an interstate transaction application is filed.

**INTERSTATE BANKING** (Continued)

- CU 6/1/1988 #2      Written approval of the Commissioner is prerequisite to an out-of-state credit union doing business in Connecticut.
- 7/27/1984 #2      Proposed affiliation between a commercial bank and a nationwide network franchise does not violate Title 36.
- 6/26/1984          Membership of a commercial bank in a nationwide network franchise program must comply with §§ 36-5a and 36-193f.
- 7/21/1983 #2      P.A. 83-411, An Act Concerning Interstate Banking.

**INVESTMENTS**

- CU 3/13/2008      Connecticut credit union must obtain the Commissioner's approval pursuant to § 36a-459a(e) prior to investing in Class A common stock of VISA Inc. However, if the credit union's governing board determines that investing in Class B common stock of VISA Inc. would be a prudent investment, the credit union may receive and retain such stock without consideration and without prior approval of the Commissioner.
- 11/13/2003 #1      Connecticut banks may sell equity-linked certificates of deposit in this state pursuant to § 36a-250(a)(2)(A) and may purchase OTC options as a non-speculative hedge against the interest rate risk associated with the CD pursuant to their authority to exercise incidental powers under § 36a-250(a)(1).
- 3/28/2000          Loan secured by a leasehold interest in real property and which is insured by a mortgage title policy insuring the first priority of Connecticut bank's mortgage is made in conformance with § 36a-262(g).
- 6/11/1997 #2      Department would give positive CRA consideration under § 36a-32 to a financial institution's investment in certain special purpose investment vehicles whose portfolio consists primarily of affordable housing mortgages.
- 3/12/1997          Commissioner recognizes Moody's, Fitch, Value Line Investment Survey, Standard and Poor's, Duff and Phelps, Inc. and Morningstar as rating services.
- 2/21/1997          Governing board of a bank may delegate to bank management its duty to determine whether an investment is prudent provided certain conditions are met.
- CU 2/7/1994          Discussion of investment authority of central credit union under recodification.
- CU 10/19/1990      Credit unions that wish to make an investment pursuant to § 36-203d(c)(11) must request the approval of the Commissioner who will determine the appropriateness of the investment on a case by case basis.

**INVESTMENTS** (Continued)

- CU 9/14/1989 Credit unions must request the Commissioner's approval for investments in limited partnership interests on a case by case basis.
- 8/19/1988 Survey of Connecticut laws governing investments by state banks.
- 9/21/1987 #1 Discussion of banking institutions' authority to invest in stock index futures and Treasury bond futures.
- CU 9/14/1987 Ability of credit union to make investment pursuant to § 36-9r.
- 10/28/1986 Discussion of authority of state bank and trust companies to invest in stock and write call options.
- CU 4/23/1986 Title 36 does not authorize credit unions to purchase guaranteed investment contracts.
- 4/7/1986 Bank and trust company may deposit the uninvested funds it holds in its own demand, time or savings accounts or in any affiliate state-chartered savings bank or state bank and trust company or national banking association located in Connecticut.
- 2/6/1986 #2 "Reserve city" and "central reserve city" in § 36-96(10) addressed.
- 12/18/1985 Limitations on the investments of savings banks pursuant to §§ 36-96(13) and 36-96(21)(a) explained.
- 7/2/1985 #3 For investments made under § 36-96(13), restrictions in § 36-96(10) apply only to investments in banks and bank holding companies. The 4% limitation in § 36-96(21)(b) refers only to unrestricted investments.
- CU 11/29/1983 State-chartered credit unions may invest in certain investment funds provided requirements of § 36-9r(d) are met.
- 9/13/1983 S&L authorized to make restricted loan under "leeway" provisions of § 36-178(m).
- 1/3/1983 #2 Savings banks have authority to "sell short against the box."
- CU 11/8/1982 #3 Credit unions may not rely on § 36-198(d), 36-198(j), 36-198(f) or 36-198(g)(4) to effect federal funds transactions.
- CU 9/21/1982 When the Connecticut Credit Union Share Insurance Corporation sells open-end contracts and closed-end signature contracts (both of which require nonpurchase money security interests) assumed from liquidated and merged credit unions, the purchaser would not be required to obtain a sales finance license.
- 6/10/1982 #1 Banking institutions may invest in Eurodollar CDs.

**INVESTMENTS** (Continued)

- 1/20/1982 #4 Savings banks may invest up to 5% of assets in commercial, corporate and business loans under P.A. 81-120.
- 8/26/1981 #2 Explanation of difference between “leeway” and “prudent” investments.
- 3/4/1981 **(See 3/12/1997 for current list)** Commissioner recognizes Duff & Phelps, Inc., as a rating service.
- 8/5/1980 #2 For investments made under § 36-96(13), restrictions in § 36-96(10) apply only to investments in banks and bank holding companies made under § 36-96(13).
- 1/25/1980 For investments made under § 36-96(13), restrictions in § 36-96(10) apply only to investments in banks and bank holding companies made under § 36-96(13).
- 10/5/1979 #2 Top three ratings in Moody’s for equity investments are “high”, “investment”, and “upper medium”.
- 9/21/1979 #2 **(See 3/12/1997 for current list)** Commissioner recognizes Moody’s, S&P and Fitch as rating services.
- 9/21/1979 #1 Explanation of investment statutes now that savings bank legal list statute has been abolished.
- 8/23/1979 #1 Investments in Meriden Economic Development Corp. and Urban Preservation of Meriden, Inc. are authorized as social purpose investments.
- 7/20/1979 Types of mortgage loans in which a state bank and trust company may invest.
- 2/13/1976 Savings banks may invest in and sell call options.

**INVESTMENTS—Mutual Funds**

- 11/2/1992 #3 Discussion of authority of state-chartered banks and credit unions to invest in mutual funds.
- 9/17/1992 Discussion of authority of state-chartered banks to invest in mutual funds.
- 7/15/1992 #2 Discussion of authority of state chartered banks to invest in a mutual fund.
- CU 1/4/1988 #2 Credit unions may not invest in particular mutual fund under § 36-9r.
- 12/2/1987 #2 Discussion of authority of state chartered banking institutions to invest in a mutual fund.
- 3/5/1987 State bank and trust company may invest in mutual funds.

**INVESTMENTS—Mutual Funds** (Continued)

- 1/9/1987 #1 All three types of financial institutions in Connecticut could invest in shares of a mutual fund which invests 65% of its assets in U.S. government obligations or obligations guaranteed by U.S. government agencies pursuant to their respective “leeway” provisions.
- CU 12/9/1986 State-chartered credit union may not invest in investment company in question.
- 7/3/1986 #2 The CGS provide authority for state chartered banks to invest in mutual funds.
- CU 11/18/1985 #2 Credit union may not invest in investment company in question.
- CU 10/18/1985 State-chartered credit union may invest in an investment company in question if requirements of § 36-9r(d) continue to be met.
- CU 10/15/1985 State-chartered credit union may not invest in investment company in question.
- CU 9/11/1985 State-chartered credit union may not invest in mutual fund in question.
- CU 8/7/1985 Connecticut chartered credit unions are not permitted to invest in mutual funds that have assets with an average maturity of more than 61 days.
- CU 7/29/1985 #3 State-chartered credit union may not invest in mutual fund in question.
- CU 7/29/1985 #2 State-chartered credit union may not invest in mutual fund in question.
- CU 7/29/1985 #1 Connecticut chartered credit unions are not permitted to invest in mutual funds that have assets with an average maturity of more than 61 days.
- CU 4/12/1985 #2 Credit unions may invest in investment companies in operation.
- CU 12/20/1984 Credit union may invest in certain investment companies depending upon circumstances.
- 6/19/1981 #1 Savings banks may invest in investment companies as described in § 36-96(12).

**INVESTMENTS—Nonbank Subsidiaries**

- 8/21/1991 Savings bank may foreclose on collateral thereby acquiring and operating a realty company as a subsidiary pursuant to § 36-96(13).
- 6/24/1988 #1 State chartered banks have authority to acquire up to 100% of the stock of a travel agency subsidiary without prior approval of the Commissioner.
- 6/3/1988 Discussion of Connecticut laws governing investment in real estate development, securities underwriting and brokerage and financial consulting for bank and trust companies and holding company subsidiaries.



**INVESTMENTS—Nonbank Subsidiaries** (Continued)

- 4/22/1988 State bank and trust companies do not have the authority to directly engage in the travel business but may do so through a subsidiary.
- 2/9/1987 Connecticut chartered mutual S&L may invest in the common stock of a Delaware corporation formed for the primary purpose of owning and operating an insurance company in organization.
- 5/31/1985 Discussion of ability of commercial bank and savings bank to invest in an operating insurance company which underwrites all forms of insurance.
- 4/26/1985 #1 Commercial bank may lease space to travel agency and acquire travel agency pursuant to § 36-96(13).
- 1/30/1985 Discussion of authority for banks to establish full-service brokerage subsidiaries.

**INVESTMENTS—Real Estate**

- 6/3/1988 Discussion of Connecticut laws governing investment in real estate development, securities underwriting and brokerage and financial consulting for bank and trust companies and holding company subsidiaries.
- 4/26/1988 To the extent a savings bank's investment in real estate used in the business of the bank and the equipment contained therein exceeds the 33 1/3% of surplus limitation of § 36-130, it may be characterized as an investment under § 36-96(18) or 36-96(21).
- 10/23/1987 #3 While a bank is authorized to develop real estate for use in the business of the bank pursuant to § 36-130, it may do so under the authority of § 36-96(18) or through a subsidiary corporation § 36-96(13).
- 2/23/1987 #1 A bank may develop property it owns for use in the business of the bank pursuant to § 36-130. If the bank only leases 25% of such developed property, such property would still be considered bank property.
- 1/18/1985 #3 Discussion of real estate involvement of Connecticut banks.
- 12/7/1984 #1 Discussion of state laws regarding the sale of real estate by S&Ls.
- CU 4/26/1983 Expenditures on real estate by a credit union shall be subject to the approval of the Commissioner pursuant to § 36-198(m).
- 5/3/1982 Profit from sale and leaseback of bank premises is part of savings bank's aggregate surplus accounts under § 36-139.
- 3/30/1981 #1 State bank and trust company may, in joint venture with developer, acquire real estate, develop it and sell it.

**INVESTMENTS—Real Estate** (Continued)

3/26/1981 #1 State bank and trust company may, in joint venture with developer, acquire real estate, develop it, and sell it.

**INVESTMENTS—Securities**

6/13/2003 Investment advisory services and full-service securities brokerage are “closely related activities” within the meaning of § 36a-250(a)(40) and a Connecticut bank may transfer, book and maintain its equity investment in a subsidiary that will engage in investment advisory services, full-service securities brokerage activities and certain insurance sales activities, but will not engage in any securities or insurance underwriting activities.

8/4/1999 Connecticut banks may invest in a limited partnership interest in a licensed Small Business Investment Company or a corporation seeking licensure as an SBIC pursuant to § 36a-276(b).

8/28/1998 No action position re bank’s investment in the equity securities of a company which provides investment advisory and estate planning services, broker-dealer services and insurance brokerage services, even though the investment exceeds the limitations set forth in § 36a-276(b).

10/7/1997 Determination of whether a trust preferred security is a “debt security” or an “equity security” for the purposes of §§ 36a-275 and 36a-276 must be made on a case-by-case basis.

5/10/1996 Connecticut bank may invest in corporate bonds issued as Rule 144A transactions pursuant to the leeway provision contained in § 36a-279.

11/30/1995 Discussion of authority of Connecticut banks to invest in “remarketed preferred stocks.”

10/10/1995 § 36a-277, which permits investments in social purpose investments which the Commissioner has certified as such, contemplates that the certification be made for individual banks.

CU 10/10/1995 § 36a-277 does not authorize credit unions to make social purpose investments; therefore, a credit union seeking to make such an investment would need approval pursuant to § 36a-452(c)(11).

CU 5/3/1988 Credit union is not permitted to invest in a government securities fund pursuant to § 36-9r where the average maturity of fund assets may exceed 61 days.

8/6/1987 Authority for Connecticut depository institutions to invest in mortgage related securities.

**INVESTMENTS—Securities** (Continued)

- CU 3/4/1987      Credit union may not enter into an investment management agreement where the contemplated portfolio includes securities that are not permissible investments for credit unions. Also addresses the authority of credit unions to invest in bonds, notes, repurchase or reverse repurchase agreements, money market instruments and money market funds.
- 10/28/1986      Discussion of authority of state bank and trust companies to invest in stock and write call options.
- 12/20/1985 #1    § 36-96(13) authorizes a savings bank to invest up to 20% of its assets in debt obligations or equity securities without prior approval of the Commissioner.
- 3/25/1983 #2    State chartered S&Ls may invest up to 8% of assets in units of trust for U.S. Treasury obligations.
- 3/23/1983 #1    State bank and trust may invest in bonds, notes and debentures only, limited to one entity to 10% of surplus, undivided profits and loss reserves. State bank and trust may invest its savings deposits in any investments authorized under Ch. 641.
- 3/10/1983 #1    Offering of undivided fractional interests in “the stallion” not offering of security within meaning of § 36-471(m).
- CU 3/1/1983      Credit union may invest its surplus funds in U.S. dollar obligations consisting of bonds and notes issued by a foreign country if the obligations carry a AAA rating.
- CU 12/16/1982 #1    Credit union may not invest in federally-guaranteed notes issued by a corporation pursuant to § 36-198(g)(1).
- CU 11/15/1982    Department would not object to the central credit union investing in foreign utilities, banks or entities with ratings not lower than AAA or A-1/P-1.
- 7/6/1982        Interrelationship of P.A. 82-216 § 1 and P.A. 82-267 re S&Ls’ investment in debt obligations of banks and bank holding companies having maturities of one week or less.
- 6/24/1982 #1    State bank and trust companies may invest in stock of out-of-state bank under §§ 36-57(bb) and 36-57(y).
- 6/16/1981        § 36-96(9), which governs savings banks’ investment in revenue bonds, applies also to revenue bonds which are called “notes.”
- 7/1/1980        Investment in a private corporation’s debentures authorized by § 36-96(13) and (21); and, with the Commissioner’s approval, by § 36-131a.
- 11/14/1979      Bank may invest in trust that invests only in government debt obligations based on bank’s authority to invest in the debt obligations.

**INVESTMENTS—Securities** (Continued)

- 10/19/1979 Savings banks are authorized to invest in mortgage-backed securities.
- 9/17/1979 Bank may sell bonds it owns on secondary market.
- 7/30/1979 Savings banks are authorized to invest in mortgage-backed securities.
- 3/15/1979 Savings banks are authorized to invest in CDA bonds.
- 11/17/1978 Single-family mortgage revenue bonds issued by City of Quincy, Illinois, are not authorized investments under § 36-96(2)(d), 36-96b or 36-9b, but could be acquired under leeway.
- 9/7/1978 Discussion of authority of banking institutions to invest in City's revenue bonds which are secured by an FHA insured mortgage note.
- 11/28/1977 Mortgage backed pass-through certificates issued by First Federal S&L of Chicago are authorized investments for savings banks.

**LANDLORD/TENANT ISSUES**

- 11/14/2008 The provisions of § 47a-21 do not apply to a security deposit paid for retail store space and the Department does not have any jurisdiction over the failure of the landlord to return the security deposit.
- 8/29/2007 Out-of-state national bank with only a sales office in Connecticut is not a "financial institution" as defined in § 47a-21(a)(4) and, therefore, may not offer tenant escrow services to landlords in Connecticut.
- 9/24/2004 #1 Violation of § 47a-21(k) is within the jurisdiction of the Office of the Chief State's Attorney to investigate and enforce.
- 1/11/1994 It is the position of the Department not to pursue complaints involved in ongoing litigation; only a court has the authority to impose sanctions under § 47a-21(k) for a violation of § 47a-21(h).
- 12/8/1992 Landlord's good faith claim under § 47a-21(j) deprives the Commissioner of jurisdiction over the refusal to return a security deposit.
- 11/25/1992 § 47a-21(d)(1) emphasizes that the landlord at time of termination of tenancy is responsible for security deposit, which may have been given to a prior landlord, even if not received by said landlord.
- 11/4/1992 Commissioner may not have jurisdiction to investigate complaint where "tenant" cancels rental before taking possession; case may involve CUTPA.

**LANDLORD/TENANT ISSUES** (Continued)

- 8/4/1992            **(Superseded** by P.A. 93-41) Commissioner does not have jurisdiction to investigate complaints arising under § 47a-21(b).
- 5/4/1992            Repudiation of an existing lease on bank-owned foreclosed residential property acquired by the RTC as conservator of the bank does not relieve the RTC of liability to return the security deposit to the tenant even if the prior landlord did not turn over the security deposit to the bank.
- 4/28/1992           Department believes proper method for calculating double damages pursuant to § 47a-21(d)(2) is to double the amount of security deposit paid then add interest; any damages would be deducted from the results.
- 4/14/1992           Landlord who sent itemized damages statement to tenant by certified mail but was not accepted may have delivered statement within 30-day period specified in § 47a-21(d)(2) and within 15 days after written notice of forwarding address as specified by § 47a-21(d)(4).
- 3/2/1992            Attempted waiver of 30-day time period of § 47a-21(d)(2) by inserting longer time period in lease is inoperative and § 47a-21(d)(2) controls.
- 2/4/1992            In the case where a bank forecloses on residential property and the prior landlord fails to deliver the tenant's security deposit to the bank, should a tenant terminate his tenancy during the time the bank is a successor landlord, the bank is liable for the return of the security deposit.
- 1/31/1992           Although § 47a-21(h)(3)(A) imposes upon a former landlord the duty to turn over security deposits upon transfer of the property, which should have been placed into escrow, the law does not relieve a successor landlord of its duty to comply with §§ 47a-21(d), (e) and (i).
- 5/13/1991           No basis exists to investigate a claim that a landlord failed to maintain a security deposit in escrow in violation of § 47a-21(h) after security deposit has been returned to tenant.
- 11/8/1983 #1       Landlord who alleges good faith claim of damages is not relieved of obligations under § 47a-21(d)(1) and (2).
- 4/20/1983           Rental payments to a landlord does not give rise to the creditor/debtor relationship envisaged by § 36-243b.
- 4/6/1983            Tenancy may terminate through consent or agreement of the parties.
- 3/30/1983 #2       Once tenancy terminates, landlords must satisfy requirements of § 47a-21.
- 2/22/1982 #1       Landlord must pay interest on security deposit under § 47a-21(i) unless tenant is more than 10 days late paying rent.

**LANDLORD/TENANT ISSUES** (Continued)

- 1/18/1982 Security deposits under §§ 47a-21 through 47a-22a explained.
- 11/30/1981 #2 Landlord not required under § 47a-21 to cash bearer bond and deposit money in escrow account nor pay interest.

**LEAD GENERATOR**

- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by lead generator licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.
- 11/30/2016 (*See* P.A. 17-38; added provisions re lead generators) Person who, for compensation or gain, or with the expectation of compensation or gain, takes financial information particular to a consumer or mortgage transaction and becomes the conduit between the consumer and the lender or broker, the person is acting in a broker or origination role and requires the applicable license.
- 3/8/2012 #2 (*See* P.A. 17-38; added provisions re lead generators) Information gatherer is “taking a residential mortgage loan application” under the facts presented and is required to obtain a mortgage broker license.
- 5/11/2011 (*See* P.A. 17-38; added provisions re lead generators) Company that offers software that allows users to view loan quotes from various mortgage lenders, collects information from users to allow a lender to make credit decisions, and conveys such information to a lender of the user’s choosing would be required to obtain a mortgage broker license in Connecticut.
- 4/8/2008 (*See* P.A. 17-38; added provisions re lead generators) Lead generator that has an online service that matches prospective borrowers with mortgage lenders or brokers and who receives a flat fee from lenders and brokers for each application would have to be licensed as a mortgage broker if prospective borrowers who complete the online questionnaire obtain mortgage loans.
- 10/22/2004 #2 (*See* P.A. 17-38; added provisions re lead generators) Company that brings together mortgage lenders and borrowers through its website and receives compensation from the lenders for doing so would be required to be licensed as a mortgage broker.

**LEASING**

- 11/16/2001 Restrictive covenants in real estate leases are not governed by Title 36a but governed by common law.

**LEASING** (Continued)

- 5/8/2000 Connecticut bank may enter into a mortgage origination outsourcing arrangement with an affiliated non-depository broker, lease space to such broker, and share clerical staff, on a temporary basis, subject to certain requirements and conditions.
- 5/6/1999 #1 Connecticut bank may lease space to third party insurance producer on a percentage lease basis in excess of fair market rents as long as the Connecticut bank has a producer's license.
- 3/5/1999 (1) Financial institution is exempt from registration as a broker-dealer; (2) non-dual employees are not acting as agents necessitating registration; and (3) Connecticut banks may lease space to broker-dealers on a percentage lease or nominal referral fee per customer basis.
- 4/23/1998 Connecticut banks and credit unions may lease space to broker-dealers on a percentage lease basis.
- 7/31/1996 #1 Connecticut bank may enter into a mortgage outsourcing arrangement with an unaffiliated nondepository first mortgage lender and broker, subject to certain requirements and conditions, and lease office space to such lender/broker.
- CU 10/1/1993 Credit unions cannot, pursuant to § 36-203d(c), invest in a service corporation for the purpose of leasing space to a provider of insurance and annuity products.
- CU 7/7/1993 Credit unions do not have power under Title 36 to enter into lease arrangements to provide insurance and securities services to its customers.
- 5/2/1989 #1 Permissibility of bank holding company subsidiary leasing space from Connecticut chartered banks to provide full service brokerage to the community.
- 6/8/1988 #1 While it is permissible for a bank to lease a part of its premises, approval is withheld where a bank director owns 25% of the stock of the proposed lessee, a mortgage lender, because an arm's length relationship with the lessee would be unlikely and the lease payments may violate 12 CFR § 215.4.
- 7/21/1987 #1 Leasing the space in an office approved pursuant to § 36-5a(d) to an unaffiliated entity does not require an application or further approvals from this office.
- 7/20/1987 Leasing subsidiary of an in-state bank is exempt from the prior approval requirement of § 36-5a(b) by § 36-5a(c)(3).
- 5/5/1987 Subsidiary of a bank holding company which engages in leasing activities prior to the grandfather date set forth in § 36-5a(c)(4) then seeks to engage in a new activity subsequent to grandfather date must apply for a new office pursuant to § 36-5a(d).
- 3/24/1987 #1 Bank which seeks to establish an office to engage in leasing activities pursuant to § 225.25(b)(5) of the FRB's Reg. Y will be engaging in banking business as defined in § 36-5a(b) and must comply with the provisions of § 36-5a(d).

**LEASING** (Continued)

- 4/26/1985 #1      Commercial bank may lease space to travel agency and acquire travel agency pursuant to § 36-96(13).
- 3/18/1985      Banking institutions may lease personal property.
- 12/11/1984      State chartered bank may lease space to an accounting firm for tax preparation services.
- 5/18/1984      State chartered depository institution may lease space to an insurance agency under certain conditions.
- 10/14/1983      Commercial lending and leasing are compatible with small loan business under § 36-231.
- CU 3/23/1983 #2      Credit union may enter into a lease arrangement with a computer software company to lease computers under certain conditions.

**LEGISLATION**

- 7/2/1981 #2      P.A. 81-128 (Deposit Reserves) explained.
- 6/30/1981      P.A. 81-193 (S&L powers) explained.
- 6/22/1981      P.A. 81-120 (savings bank powers) explained—revised memo.
- 6/19/1981 #2      P.A. 81-193 (public deposits) explained.
- 6/10/1981 #1      P.A. 81-120 (savings bank powers) explained.

**LETTERS OF CREDIT**

- 3/15/1991 #1      Department has no jurisdiction to adjudicate a person's dispute with or claim against a state chartered bank where it involves issues arising under a letter of credit.
- 12/14/1984 #1      State bank and trust company may pledge assets as collateral for a letter of credit.
- 6/7/1982 #1      S&L has authority to issue letters of credit if it has the authority to make the underlying loan.
- 2/9/1982 #1      Savings bank has authority to issue letters of credit if it has the authority to make the underlying loan.



**LIABILITIES**

- 9/9/1998 Discussion of permissibility of subordination provisions in subordinated notes issued by a branch of a foreign bank.
- 12/24/1990 § 36-131f does not permit a savings bank to pledge its assets as collateral to insure portions of depositors' accounts in excess of the FDIC limit.
- 6/26/1990 Savings banks may issue repurchase agreements pursuant to their implied authority to borrow money and pledge assets as collateral.
- 1/3/1986 #1 Commercial bank may not pledge assets to secure private deposits.
- 8/5/1982 State statutes governing borrowings by state bank and trust companies discussed.
- 5/18/1982 #2 Repurchase agreement is not a deposit.
- 7/15/1993 Preparation and electronic filing of federal income tax returns may be conducted on the same premises as a small loan business by an entity other than the small loan licensee pursuant to § 36-231 and § 36-239-8 of the Regs. The offering and arranging of refund anticipation loans may not be conducted on the same premises as a small loan business under § 36-231 where such activity would facilitate evasion of the maximum charges and interest provisions of Ch. 647.
- 2/9/1982 #2 Savings bank may accept commercial dda from any person who has purchased a repo from it; bank's repo creates a "commercial, corporate or business loan relationship."
- 3/26/1981 #2 Savings banks may issue repurchase agreements.
- 3/23/1981 #3 Savings banks may issue repurchase agreements.
- 4/21/1980 #1 Depository institutions may pledge assets as collateral for loans made to it.
- 12/18/1979 Borrowing money from Sallie Mae and pledging student loans to secure the borrowings do not require the Commissioner's approval.
- 12/14/1979 Bank's immediate acceptance of payment, on which it will pay interest, for its sale of mortgage loans which will be delivered subsequently, should be categorized as a borrowing until delivery of the mortgages.
- 11/28/1979 One guaranty by bank does not constitute engaging in the business of a surety; escrow agreement which refers to escrow agent (i.e. bank) as "surety" does not, by itself, make escrow agent a surety.
- 5/15/1978 Bank may issue repurchase agreement to its trust department; considerations discussed.

## LIQUIDATION/BANKRUPTCY/RECEIVERSHIP

- 1/5/1996            Commissioner does not have authority under Title 36a to declare that a trustee position became vacant when the bank/trustee was placed in receivership.
- 12/14/1993        While the Commissioner did not seek the forfeiture of an insolvent bank's charter, the FDIC, as receiver, may have proceeded under §§ 36-50 and 36-51 and the charter may have been forfeited pursuant to § 36-52.
- 7/6/1992            "Capital stock bank" as used in § 36-51(a) includes a capital stock S&L; thus, claims of depositors of a state capital stock S&L placed in receivership would have priority over claims of general creditors.

## LOANS

- 10/17/2016 #1     A wholly-owned subsidiary of an Ohio financial planning company that finances life insurance premiums solely for clients of its parent for loans greater than \$100,000 at interest rates that will not exceed any state usury limit does not need to obtain any regulatory approvals from the Department.
- 12/2/2014        Company that advances a maximum of \$500 to taxpayers in connection with a refund anticipation program and receives a \$27 fee as a requirement for making such advance would be required to obtain a small loan lender license in Connecticut.
- 8/28/2014        Persons brokering commercial loans in the amount or value of \$15,000 or less would be required to obtain small loan lender license.
- 1/10/2008        **(No longer valid;** see advertising and offering prohibitions in § 36a-556) Company that markets student loans does not have to be licensed as a small loan lender or a mortgage lender since it does not make loans nor does it have to be licensed as a mortgage broker since the loans are not secured by a mortgage on real property.
- 10/1/2007        Connecticut small loan licensee is authorized to conduct its small loan business in association with and in the offices where the deposit business of an out-of-state bank with branches in Connecticut is solicited, subject to certain conditions.
- 1/10/2001        Loan application taken on the Internet is filed when completed and submitted on the designated web page by the applicant. The "in writing" and "signature" requirements of various state statutes relating to loan transactions would be satisfied if there is compliance with the federal Electronic Signatures in Global and National Commerce Act.
- 11/30/1999        Title 36a does not contain any provision that requires a bank to send a notice of default, obtain a judgment or file a claim against a decedent's estate prior to removing funds from the decedent's account at such bank in reliance on an off-set provision in a loan agreement.

**LOANS** (Continued)

- 10/29/1999 #1 Decision whether to make a particular loan is a business decision that falls within the prerogative of the lender, as long as the lender does not discriminate against an applicant on a prohibited basis.
- CU 11/4/1998 Connecticut credit union may not purchase a loan portfolio from the Mashantucket Pequot Tribe pursuant to § 36a-441(a)(15).
- CU 4/24/1998 Pursuant to § 36a-441(a)(16), a Connecticut credit union may only sell a participating interest in an outstanding loan to another Connecticut credit union.
- 3/24/1998 Licensing and other requirements applicable to the extension of credit through an open-end credit card product.
- 9/17/1996 #1 Department will not interpret § 49-2 to include equity credit lines that do not literally comply with the statute for the purposes of § 36a-261(h)(2)(A).
- 8/17/1994 Pursuant to § 36-99(h)(2), as amended by P.A. 94-122, home equity lines of credit classified as mortgage loans, which neither provide for amortization of principal and interest nor meet the requirements of § 49-2(c), will be considered “nonconforming” loans.
- 2/3/1994 Out-of-state nonprofit religious association that establishes a revolving fund program whereby funds received from Connecticut church members in return for a promissory note and interest payments are deposited in a revolving fund and are used to make loans to member churches and church schools to finance building projects is not subject to any provision of Title 36 with respect to the activities of depository institutions or licensing requirements to make such loans.
- 7/22/1993 #2 § 36-423 acquisition statement is required to be filed by a bank which proposes to acquire more than 10% of the stock of a Connecticut bank holding company, which stock was pledged as collateral for a loan now in default.
- 6/6/1990 Offering of purchase money financing to enable the purchase of campsites secured by a leasehold interest that are restricted to recreational and vacation use would not be considered a residential first mortgage loan pursuant to § 36-440.
- 3/19/1990 #1 Credit cards issued to hospitals’ and physicians’ patients to finance unpaid balances must comply with § 42-133c and Ch. 657.
- 12/13/1989 No licensing requirements for a nonbanking corporation that will make loans to Connecticut corporations from outside Connecticut.
- 11/27/1989 All banking transactions must be suspended during a bank holiday.
- CU 8/4/1989 State chartered credit unions may issue corporate credit cards under certain conditions.

**LOANS** (Continued)

- CU 11/22/1988 Credit union may promote an auto leasing program offered by a leasing company for which the credit union would provide financing provided certain conditions are met.
- 10/25/1988 Chs. 647 and 657 and §§ 36-5a and 42-133c may apply to credit card and credit advance programs being offered by mail by out-of-state financial institutions.
- 5/19/1988 #2 Loans by a trust administered by a bank secured by assets of the trust which may include such bank's stock does not violate the provisions § 36-68.
- 11/23/1987 Department will not intervene in private dispute re interest payments under a loan agreement.
- 8/5/1986 Lending institution has right to select its own attorney.
- CU 4/3/1986 Department will not address issue of whether a credit union may hold money in an IRA until delinquent loans with the credit union have been satisfied while the matter is in litigation.
- CU 5/10/1985 Reacquisition of loans from CUSIC, the previous transfer of which was to enable the credit union to qualify for federal share insurance and constituted an assignment of collateral with an underlying obligation to pay off the account, is not barred by § 36-198(r).
- CU 2/8/1985 New York-chartered credit union is not subject to § 36-206(a), governing the maximum interest rate. Department takes no position re need for such credit union to be licensed since the credit union does not do business in Connecticut by virtue of making loans to members in Connecticut where loans are originated and payments are credited in New York.
- 11/16/1984 No statutory provisions prohibiting savings banks, S&Ls and state bank and trust companies from offering balloon note financing under certain conditions.
- 9/21/1984 Demand loans to owners of cooperative apartments which are secured by the pledge of shares of stock in the cooperative corporation are classified as secured loans.
- CU 8/22/1984 Credit union can provide and waive origination fees for its full-time employees.
- CU 8/20/1984 Any loan policy adopted by the board of a credit union or guidelines adopted by a credit committee must be in writing. Commissioner may require periodic updates of open-end loan applications.
- 7/27/1984 #1 Savings banks may close loans at unaffiliated nonbank corporations.
- 7/2/1984 #1 § 49-2(c) does not clearly authorize consumer revolving loans; Department will consider various factors to determine if loans were made in a safe and sound manner.

**LOANS** (Continued)

- 5/24/1984 #2 Neither a state bank and trust company nor a savings bank may make loans to its executive officers for the purpose of having those loans used to pay premiums on life insurance policies.
- CU 7/20/1983 #2 6-year statute of limitations applies to the collection of loans.
- CU 1/31/1983 Credit union has the authority to set loan policies governing the extension of credit to members and to deny loan applications. Employees of an independent contractor do not come within the field of credit union membership.
- CU 12/16/1982 #2 Although Ch. 646 does not specifically preclude a credit union from varying the original terms of loan repayment, the Department encourages credit unions to refrain from renegotiating loans to avoid delinquency.
- CU 11/17/1982 State-chartered credit union may service loans sold to the Connecticut CUSIC.
- CU 11/8/1982 #3 Credit unions may not rely on § 36-198(d), 36-198(j), 36-198(f) or 36-198(g)(4) to effect federal funds transactions.
- 9/22/1982 #2 State bank and trust company is prohibited from accepting its own stock as collateral for any loan which it makes.
- CU 9/15/1982 #2 Credit unions may impose late charges on members whose loans are delinquent pursuant to § 36-198(d).
- CU 9/14/1982 #2 (**Superseded** by 8/22/1984) Department does not sanction the practice of offering lower loan rates to credit union employees as an employee benefit.
- 5/27/1982 #1 Savings bank may make installment loans with a variable number of regularly scheduled installments.
- 12/9/1981 #2 Savings bank may make variable rate and balloon installment loans.
- 10/1/1981 Repossession of a gravestone after default allowed under § 42a-9-503.
- 3/23/1981 #2 “Loan-splitting” permissible between specific loan authority and leeway for the excess.
- 11/9/1979 Approved attorneys list not illegal, Department cannot prohibit.
- 10/5/1979 #1 Overdrafts are extensions of credit and their permissibility depends on bank’s lending authority.
- 7/27/1979 Savings banks may discount charge card sales slips for merchants using a credit ledger account or savings account method.

**LOANS** (Continued)

- 5/24/1979 Savings bank may make SBA loans under leeway authority.
- 2/9/1978 Closing a loan on a legal holiday under certain circumstances is permissible.

**LOANS—Collections**

- 10/28/2021 Order establishing requirements and procedures for use of electronic bonds on NMLS by money transmitters, consumer collection agencies, mortgage lenders, mortgage correspondent lenders, mortgage brokers, exempt registrants, mortgage servicers and debt adjusters effective November 1, 2021, and the transition of existing licensees to the electronic bond format no later than March 1, 2022.
- 9/2/2021 A subsidiary of a foreign bank with a New York branch that purchases a portfolio of delinquent and defaulted mortgage loans and is not primarily engaged in the business of purchasing and collecting upon delinquent debt, other than debt secured by real property, is excluded from the definition of “consumer collection agency” and would not require a consumer collection agency license.
- 7/1/2021 Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 3/3/2021 Department takes a no-action position concerning a consumer collection agency’s maintenance of trust accounts at an out-of-state bank that does not maintain a branch in this state as long as certain requirements are met, including that such out-of-state bank is federally insured and provides the Commissioner with immediate access to information upon request.
- 3/1/2021 (See 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**LOANS—Collections** (Continued)

- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**LOANS—Collections** (Continued)

- 3/9/2020 (See 7/1/2021 Order) ***Revised 4/16/2020; 5/20/2020; 6/19/ 2020; 8/21/2020; 12/17/2020; 3/1/2021.*** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by consumer collection agency licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.
- 1/31/2018 The Department will take a “no action” position regarding the mortgage servicer licensing requirement in § 36a-718 for licensed consumer collection agencies whose servicing of residential mortgage loans is limited to receiving payments from Connecticut consumer debtors on delinquent or defaulted residential mortgage loan debt for a third party or such person’s own account if the indebtedness was acquired from another person and the indebtedness was either delinquent or in default at the time it was acquired; however, consumer collection agencies remain subject to all other requirements and standards imposed on mortgage servicers pursuant to §§ 36a-715 to 36a-719, as applicable.
- 8/18/2015 Federal savings association with its principal office outside of Connecticut would not come within definition of a “consumer collection agency” and would not need to obtain a consumer collection agency license.
- 1/14/2015 It is illegal to collect on consumer loans which violate Connecticut’s small loan regulatory scheme or to receive payment processing fees not contemplated by a consumer’s underlying debt contract. A person is prohibited from directly or indirectly assisting or aiding and abetting any person in conduct prohibited by §§ 36a-555 to 36a-573, inclusive.
- 11/25/2013 #1 Placement of debts with a consumer collection agency for purposes of collection would not run afoul of the prohibition on receiving assignments as a third party of claims for purposes of collection contained in § 36a-805(a)(3); a debt buyer may not directly attempt to collect on purchased debt unless such debt buyer first obtains a consumer collection agency license.
- 6/12/2013 #2 Whether interest may be added to past due accounts by a consumer collection agency.
- 5/2/2013 When there is an “overpayment” of a debt the Department expects a consumer collection agency to refund the “overpayment” to the debtor and the Department would take a no-action position with respect to a potential violation of § 36a-809-7(b) of the Regs.



**LOANS—Collections** (Continued)

- 4/19/2012 #1 Department is not aware of any exception to the prohibition on adding collection fees contained in § 36a-805(a)(13).
- 12/14/2011 Law firm is not excluded from the definition of “consumer collection agency” based upon the fact that a member of the Connecticut bar is “of counsel” to the law firm.
- 12/23/2010 Company that collects delinquent property taxes but does not primarily collect such taxes for a municipality and holds such funds in escrow is excluded from the definition of “consumer collection agency” pursuant to § 36a-800(1)(B).
- 7/1/2010 #2 § 36a-805(a)(13) limits the maximum charges or fees a consumer collection agency may charge to 15% of the amount actually collected as opposed to 15% of the principal balance due.
- 2/19/2010 Subsidiary of a company which performs shared services for other subsidiaries of the company, in addition to requesting payments from delinquent consumer debtors of the subsidiaries, does not come within the definition of “consumer collection agency”.
- 8/21/2009 #2 Company whose activities are limited to collecting and receiving payments from businesses and not natural persons is not subject to licensing and other requirements of Part XII of Ch. 669.
- 4/3/2008 Corporation that attempts to collect monies owed to its sister corporation would have to be licensed as a consumer collection agency.
- 6/15/2006 Company that negotiates with creditors of consumers to reduce or eliminate the consumer’s debt but does not receive money or distribute money to creditors does not engage in the business of debt adjustment. However, to the extent that such company receives a fee for providing such service and is not otherwise exempt, it would come within the definition of “credit clinic” and would have to comply with the requirements of § 36a-700.
- 12/5/2002 Check processors come within the definition of “consumer collection agency” and are subject to the licensing and other provisions of Part XII, Ch. 669. Discussion of sufficiency of notices re collection of service charges under § 52-565a.
- 10/18/1999 Connecticut passive investment companies, which provide other services in addition to requesting payment from delinquent consumer debtors, are excluded from the definition of “consumer collection agency” by § 36a-800(1)(E).
- 12/1/1997 Company, acting as agent of municipalities, offering a voluntary budget plan for prepayment of property taxes on nonmortgaged property would be excluded from the definition of “consumer collection agency”, would not be engaging in the business of debt adjustment and would not be subject to § 49-2a.

**LOANS—Collections** (Continued)

- 2/22/1995 #2 Out-of-state attorney who is not a member of the Connecticut Bar must register as a consumer collection agency in order to engage in the business of collecting consumer debts on behalf of others in this state.
- 2/22/1995 #1 Imposing a 30% surcharge for the collection of delinquent property taxes may constitute a violation of § 36a-805 for charging a collection fee in excess of 15% of the amount actually collected on the debt.
- 8/24/1994 #1 Discussion of application of §§ 42-127a(a), 42-131(1) and (2), and 42-131a(a) to out-of-state attorneys who are not members of the Connecticut Bar and who collect debts from consumer debtors in Connecticut.
- 5/20/1994 #1 Public television and radio telefunding activities do not fall within definition of “consumer collection agency” under § 42-127(2).
- 3/15/1993 Collection agency which collects solely for municipalities is not required to be licensed as a consumer collection agency.
- 11/18/1985 #1 Connecticut law does not restrict preauthorized transfer of funds between bank accounts owned by different parties.
- CU 7/20/1983 #2 6-year statute of limitations applies to the collection of loans.
- 2/7/1983 #1 Proposed amendment of rules and regs of the Department re collection practices of consumer collection agencies.
- 9/19/1979 Name of consumer debtor’s employer cannot appear on collection letter.
- 8/15/1979 Bank may not collect loans through consumer collection agency personnel who pretend to be bank personnel.

**LOANS—Commercial Loans**

- 4/4/2017 Discussion of referral fees paid in connection with mortgage loans.
- 1/15/2015 #1 Department has no requirements for a subsidiary of a bank to engage in commercial lending in Connecticut without a physical presence in the state.
- 9/1/2011 § 36a-261(s) does not authorize loans that become nonconforming after origination, but § 36a-261(f) allows a bank to extend the period for repayment of interest on a loan, subject to review by the Department.
- 3/15/1991 #2 No licensure is required by the Department for a corporation engaging in the business of making “floor plan” loans and working capital loans to motor vehicle dealers.
- 5/19/1988 #1 Small loan law on its face applies to a corporation which extends credit to commercial borrowers.

**LOANS—Commercial Loans** (Continued)

- 5/20/1987 #3 § 36-131a limits capital investments in subsidiaries and does not limit loans to subsidiaries which is governed by § 36-97b(b).
- 8/21/1985 #1 § 36-97b allows savings banks to invest up to 10% of its assets in commercial loans provided investments made to any one obligor shall not exceed 15% of the aggregate surplus accounts of the bank.
- 5/30/1984 #1 Nonbank subsidiary of an out-of-state bank holding company that makes conventional commercial real estate loans in Connecticut secured by mortgages on commercial real estate located in Connecticut is not transacting business in violation of § 36-5a(a).
- 2/24/1984 #1 Commercial loan by an out-of-state bank to an out-of-state corporation secured by an indenture on the principal's residential property in Connecticut is not prohibited by Connecticut law.
- 1/24/1983 It would not be inappropriate for bank to require assignment of borrower's insurance policy so that in the event of default by borrower, debt owned bank would be paid.
- 5/19/1982 Line of credit is a "loan relationship" authorizing savings bank to accept dda from customer; no statutory limit on maximum a savings bank may lend to any individual.
- 4/7/1982 Savings bank may invest 5% of assets in commercial loans made in this state or within 75 miles of main office, and 3% of assets in commercial loans which are outside this State and more than 75 miles from main office.
- 2/9/1982 #2 Savings bank may accept commercial dda from any person who has purchased a repo from it; bank's repo creates a "commercial, corporate or business loan relationship."
- 10/6/1981 #1 Discussion of S&L's authority to make commercial loans.
- 8/14/1981 #1 Itemizes various types of loans which are "commercial, corporate or business loan relationship" and which authorize savings bank to accept a commercial dda.

**LOANS—Legal Lending Limit**

- 7/20/2017 A loan made to a manufacturing, industrial or commercial borrower where the bank would look for repayment out of the operations of the borrower's business, relying primarily on the borrower's general credit standing and forecast of operation cannot be considered a loan to be secured by a mortgage on real estate for purposes of § 36a-262(k).
- 7/23/2015 A bank making loans or extensions of credit to its affiliates in excess of the lending limits set forth in § 36a-262 would be allowed under § 36a-250(a)(41) since such loans or extensions of credit would not be subject to the federal lending limits.

**LOANS—Legal Lending Limit** (Continued)

- 2/1/2010 Portion of a line of credit guaranteed by the Small Business Administration would be excluded when determining whether the obligations of a borrower comply with the lending limits under § 36a-262.
- 5/13/2009 Analysis of the aggregation of three loans for lending limit purposes.
- CU 3/4/2009 Connecticut credit union is authorized by § 36a-461(a)(i) to pay appropriate fees to a credit union service organization for services in connection with its student loan program and is authorized by § 36a-455a to make such loans to its members.
- 7/25/2008 Connecticut bank may make, pursuant to § 36a-250(a)(41), a loan in excess of the lending limits set forth in § 36a-262(a) where the loan is secured by a pledge of cash deposited in the bank.
- 6/20/2005 #1 Relationship between subsections (a) and (k) of § 36a-262 under various scenarios.
- 11/17/2003 #2 Application of § 36a-262 to related LLCs and their members.
- 11/1/2002 Where a bank acts as a liquidity provider and buys from investors certificates issued as part of the bank's credit card receivables securitization, each of the original borrowers to whom the bank issued credit cards would be an obligor to the bank for purposes of § 36a-262(a).
- 3/28/2000 Loan secured by a leasehold interest in real property and which is insured by a mortgage title policy insuring the first priority of Connecticut bank's mortgage is made in conformance with § 36a-262(g).
- 6/6/1996 #2 Mortgage loan to a commercial borrower, secured by first mortgages on several underlying parcels of real estate, assignments from the borrower to the bank of all of the borrower's interest in plans relating to any proposed construction on the parcels, and assignment of the purchase contracts would be subject to the 15% limit for unsecured loans pursuant to § 36a-262(a) and would not be considered to be a loan secured by a mortgage on real estate under § 36a-262(g).
- 8/19/1988 Survey of Connecticut laws governing investments by state-chartered banks.
- 9/2/1986 Personal guarantee of a loan is an indirect liability of the guarantor within the meaning of § 36-65(1) which concerns the limits on the liabilities of any one obligor.
- 4/17/1985 Policies behind imposing per-borrower lending limits are based on considerations of safety and soundness.
- 2/5/1985 Memorandum listing the amount of assets that can be loaned to an individual or entity from a state banking institution.
- 8/3/1983 #1 Interpretation P.A. 83-274 amending § 36-65 and P.A. 83-131 amending § 36-66.

**LOANS—Legal Lending Limit** (Continued)

- 7/21/1983 #1 § 36-65, amended by P.A. 83-274, allows state bank and trust companies to lend one obligor up to 25% limit, no more than 15% to be in unsecured loans.
- 1/13/1983 State bank and trust may invest time deposits in a mortgage loan to one entity or borrower under § 36-99(5) and may make additional credit available to the same borrower or entity under § 36-65(1).
- 10/20/1982 #2 § 36-65 requires that liabilities of limited partnership are to be included in liabilities of limited partner only to extent of limited partner's investment in corporation.
- 3/23/1982 #2 If aggregate of bank's loans to Corporation X, and loans to Corporation Y which are secured by contracts with recourse against Corporation X, exceed 10% of bank's capital accounts, there is a violation of § 36-65(1).
- 10/6/1981 #2 Person's indemnification of guarantor not included in legal lending limit to indemnifier if bank would make loan without indemnification.
- 8/3/1981 Loan by state bank and trust company which is fully secured by deposit at lending bank is nonetheless subject to bank's legal lending limit under § 36-65.
- 6/15/1981 In the "hypothetical" presented, outstanding balance of first mortgage note is not a liability of mortgagor to bank which makes wrap-around, second mortgage loan.
- 5/21/1981 Dealer's agreement to purchase collateral which secures the obligation of a maker to a state bank and trust company does not make that dealer an "obligor" of the bank.
- 4/2/1981 Borrower who takes title to property "subject to" a mortgage to a bank is not an "obligor" to that bank for the amount of that mortgage.
- 6/8/1979 Bank may exceed legal lending limit to finance its sale of foreclosed real estate to buyer.

**LOANS—Mortgage Loans**

- 4/4/2017 Discussion of referral fees paid in connection with mortgage loans.
- 7/3/2014 No provisions in Title 36a address the actions of mortgagees in handling the proceeds of insurance claims, including a mortgagee's obligation (or lack thereof) to communicate with public adjusters and disbursement of funds.
- 11/15/2013 #1 § 49-6d(b) requires that the § 49-6d(a) notice a creditor must give to a consumer debtor be given to and acknowledged by the debtor when a mortgage loan application is filed.
- 6/12/2013 #1 Company making loans to contractors who rehab residential and commercial buildings, where no contractor would occupy any residential dwelling they rehab, would not be making "residential mortgage loans" as defined in § 36a-485(24).

**LOANS—Mortgage Loans** (Continued)

- 9/1/2011 § 36a-261(s) does not authorize loans that become nonconforming after origination, but § 36a-261(f) allows a bank to extend the period for repayment of interest on a loan, subject to review by the Department.
- 1/19/2006 In the context of “no cost” loans and loan transactions in which the applicant has not paid for the appraisal, a financial institution “indirectly” imposes the appraisal fee within the meaning of § 36a-755(b) when such institution expects the applicant to pay the appraiser directly.
- 9/6/2005 #1 Mortgagees that require insurance in excess of the replacement cost of the dwelling or other structures on the property as a condition for granting the mortgage would be in violation of § 36a-757.
- 5/6/2005 § 49-2(c) is not within the jurisdiction of the Department; court would determine whether an agreement between a mortgagor and mortgagee comes within the definition of “consumer revolving loan” and whether future advances made under an open-end mortgage meet the requirements of § 49-2(c) and are secured equally as the debts secured at the time of the recording of the mortgage.
- 3/21/2005 Commissioner has determined, pursuant to § 36a-261(h)(2)(D), that Connecticut banks may make residential mortgage loans with an interest-only period not to exceed 10 years as a class of loans that need not be subject to the amortization requirement of § 36a-261(h), provided such loans shall require that the interest-only period plus amortization period not exceed the statutory limit of 42 years.
- 10/25/2002 § 49-10a requires a mortgagee to provide a payoff statement in writing on or before the date specified in the request if the request is at least 10 business days from the date of the mortgagee’s receipt of the request.
- 2/21/2002 § 49-2a re payment of interest on escrow accounts is preempted with respect to a federal savings association unless there is a contractual provision requiring payment of such interest.
- 10/29/2001 §§ 49-6d(2) and 49-6d(3) require a creditor to notify a consumer debtor in writing when a mortgage loan application is filed that the debtor is not required to be represented by the creditor’s attorney and that the debtor may waive the right to be represented by an attorney.
- 10/26/2001 Under P.A. 01-34, the definition of “prepaid finance charge” excludes all fees and charges that may be excluded from “finance charge” under Reg. Z, as well as the time-price differential; time-price differential exclusion was intended to encompass “odd day’s interest”.
- 10/26/2001 For purposes of § 13 of P.A. 01-34, a lender may subtract the amount of a PMI or FHA premium rebate when calculating the “aggregate” of the prepaid finance charges paid in connection with a current refinancing and previous financing.

**LOANS—Mortgage Loans** (Continued)

- 3/8/2000 No prohibition on the use of a debit card to access a home equity line of credit (“HELOC”). However, if the debit card were deemed to be an “instrument or device” that is similar to a credit card within the meaning of § 49-2(c), the HELOC would fall outside the definition of consumer revolving loan and the mortgagee would lose the benefit of the safe harbor afforded by the statute.
- 9/17/1999 Provisions of § 36a-521(a), which permit a lender to demand payment of the entire loan balance upon default, apply to all persons engaged in the secondary mortgage loan business in Connecticut including banks and credit unions.
- 6/25/1999 Any remedy available under § 49-8 for a bank’s delay in providing a mortgage release must be pursued in court.
- 11/23/1998 #1 No action position re failure to comply with § 36a-519 as long as the lending institution complies with the Alternative Mortgage Transaction Parity Act of 1982.
- 7/1/1998 No statutes or regs in the jurisdiction of the Commissioner that prohibit the provision of mortgage loans denominated in foreign currencies.
- 4/27/1998 Prepaid interest, including the interest portion of the first payment if paid at closing, is considered part of the prepaid finance charge and must be included in calculating the 8% limitation for fees in secondary mortgage loans as set forth in § 36a-521.
- 7/31/1996 #1 Connecticut bank may enter into a mortgage outsourcing arrangement with an unaffiliated nondepository first mortgage lender and broker, subject to certain requirements and conditions, and lease office space to such lender/broker.
- 12/19/1995 #1 Bank’s property evaluation process appears to be suitable evaluation method for purposes of § 36a-261(e).
- 4/5/1995 Non-real estate collateral cannot be used in the calculation of loan-to-value ratios for purposes of making mortgage loans not exceeding 90% loan-to-value ratio pursuant to § 36a-261(h).
- 3/22/1995 § 36a-261(e) does not require the governing board of a Connecticut bank which purchases a mortgage loan originated by another institution to approve the appraiser prior to the making of the loan by the other institution.
- 5/13/1993 Mortgagee bank required to pay taxes from tax escrow account pursuant to § 36-442n but would not be required to pay out of bank funds if escrow is not fully funded.
- 7/1/1992 #2 Failure of a first mortgage lender to execute release of claims not within the jurisdiction of the Department.
- 3/16/1992 No provisions of the CGS or the Regs, including Title 36, require a lender to return loan documents upon payment in full of the debt.

**LOANS—Mortgage Loans** (Continued)

- 9/5/1990 § 36-2241 prohibition against inclusion in loan agreement of provision which permits lender to demand payment of entire loan balance prior to scheduled maturity date does not apply to pure demand loans.
- CU 7/25/1990 Credit union may make first mortgage loans.
- 7/16/1990 Biweekly mortgage reduction payment programs must comply with Chs. 655 and 662a.
- 6/6/1990 Offering of purchase money financing to enable the purchase of campsites secured by a leasehold interest that are restricted to recreational and vacation use would not be considered a residential first mortgage loan pursuant to § 36-440.
- 5/14/1990 Biweekly mortgage reduction payment programs must comply with Chs. 655 and 662a.
- 4/5/1990 #2 Entity would not be considered a “bona fide nonprofit organization” under § 36-364 if it were to profit for soliciting and enrolling residents into a mortgage reduction program.
- 3/21/1990 10-year limitation provided in § 36-99(1)(c) would prohibit a savings bank from issuing a mortgage loan on a condominium unit where the leasehold obligation expires in less than 10 years from the maturity date of the loan.
- 1/22/1990 Bank may not charge a customer attorney’s fees prior to the commencement of a law suit.
- 12/5/1989 Savings banks do not have authority to grant mortgage loans pursuant to § 36-99 secured only by unperfected development rights.
- 9/7/1989 #2 Department will not opine on legality of fees charged for release of mortgage.
- 12/23/1988 Charging attorney fees prior to the commencement of a lawsuit on a mortgage is a violation of § 42-150aa(a).
- 10/21/1988 Provisions of § 49-2a governing interest on funds in escrow for payments of taxes and insurance does not apply to mortgages on owner-occupied residential property.
- 5/19/1988 #3 Second mortgage lender is a creditor within the meaning of § 49-6d when it lends money to a consumer debtor secured by real property and must comply with the provisions of § 49-6d.
- 4/19/1988 #1 Escrow accounts maintained for the payment of insurance and taxes may be maintained outside the state.
- 2/1/1988 It is beyond the scope of the Department’s jurisdiction to render an opinion as to necessity of recording assignments of mortgages.



**LOANS—Mortgage Loans** (Continued)

- 8/18/1987 Discussion of whether state banking institutions have the authority to make first mortgage loans on cooperative apartment units.
- 7/17/1987 Removal of an attorney's name from the "approved attorneys list" for closing mortgages does not violate banking laws.
- CU 5/5/1987 #3 Credit union may enter into mortgage origination agreement under certain conditions.
- CU 5/5/1987 #2 Credit union may enter into mortgage origination agreement under certain conditions.
- CU 3/24/1987 #2 Credit union may enter into proposed mortgage origination agreement under certain conditions.
- 10/17/1986 Under P.A. 86-341, affidavit on land records in lieu of mortgage release is acceptable when lender does not execute and deliver a release within 30 days after mortgage is paid off.
- 8/13/1986 Method of payment of mortgage loan proceeds for the purchase of real property located in Connecticut must be paid to a mortgagor by a certified bank, treasurer's or cashier's check, or by wire transfer.
- 6/12/1986 #1 Department will not opine on legality of the fee charged by banks to customers for preparation and delivery of release of mortgage.
- 3/25/1986 § 49-2(c) does not provide clear authority for consumer revolving mortgage loans.
- 3/24/1986 #3 Appropriate method of invoking the protection provided in §§ 49-13 and 49-10a is through the courts.
- 3/13/1986 Appropriate method of invoking the protection provided in §§ 49-13 and 49-10a is through the courts.
- 1/9/1986 #2 P.A. 85-430, which requires a mortgagee to pay loan proceeds to a mortgagor or his attorney by certified, bank treasurer's or cashier's check, does not prohibit the imposition of charges for the issuing of such a check.
- 12/30/1985 #2 Appropriate method of invoking the protections provided in §§ 49-8, 49-10a, and 49-13 is through the courts.
- 11/25/1985 #2 State bank and trust companies are not expressly authorized to offer biweekly mortgage loans.
- 8/27/1985 § 49-2a provides that the minimum amount of interest to be paid on escrow accounts on properties located in Connecticut is 4% per annum for residential mortgage loans.
- 5/2/1985 Entity that is located on the same premises as a small loan licensee is permitted to grant revolving mortgage loans over \$5,000.

**LOANS—Mortgage Loans** (Continued)

- 12/19/1984 #3 Discussion of applicability of § 36-9g to a company that is not a “financial institution” as defined in the statute that is making alternative mortgage loans in the state.
- 7/12/1984 Mortgagee may retain any interest in excess of the minimum interest that is required to be paid to the mortgagor under § 49-2a.
- 3/16/1984 Out-of-state banking corporation is authorized to make home improvement loans secured by Connecticut property provided all closing transactions are closed in this state.
- 2/2/1984 #1 Savings bank is authorized to make a loan under the provisions of § 36-99 re first mortgage loans despite the existence of a prior inchoate lien such as the statutory lien created by P.A. 83-474.
- 1/19/1984 § 42-2(c) does not provide clear authority for consumer revolving mortgage loans.
- 1/18/1984 #2 § 36-99(9) does not prevent bank from apprising mortgagors of biweekly mortgage repayment plan but note must be written in accordance with § 36-99(9).
- 10/20/1983 Ch. 646a is silent as to restrictions on the location of collateral taken in connection with second mortgage loans.
- 7/12/1983 Removal of an attorney’s name from a bank’s “approved attorneys list” for mortgage closings is not within the Department’s jurisdiction.
- 3/22/1983 “Leeway” second mortgage loans may be reclassified into first mortgage category where first mortgage has been satisfied.
- 3/15/1983 #1 Interest is only required on funds escrowed for paying taxes for residential property.
- 5/5/1982 Mortgage appraisal statute (§ 36-9h) does not apply to federal S&Ls.
- 4/12/1982 Negative amortization mortgages permitted.
- 2/3/1982 Commissioner lacks authority to waive requirement of interest payments on mortgage escrow accounts.
- 11/27/1981 State bank and trust company may make mortgage loans which comply with § 36-70(b).
- 5/19/1981 State bank and trust company may book a mortgage loan as an unsecured loan with uncited collateral if mortgagor qualifies for unsecured loan.
- 3/30/1981 #2 Mortgage bankers not subject to comprehensive supervisory jurisdiction by any state agency.

**LOANS—Mortgage Loans** (Continued)

- 4/22/1980 Mortgagee cannot charge fee for release of mortgage if statutory conditions requiring release are met.
- 9/14/1979 Purchase money mortgage loans by bank under authority of § 36-131 (sale of real estate owned by bank) is a separate investment category, and loan need not meet requirements of § 36-99.
- 7/20/1979 Types of mortgage loans in which a state bank and trust company may invest.
- 11/13/1978 “Action! Mortgages” are authorized under § 36-99(12) for savings banks and § 36-178(h)(11) for S&Ls.
- 9/11/1978 Mortgage loan by savings bank with 10% down and 20% pmi meets requirements of 20% loan-to-value, given pmi provision in § 36-99(12).
- 3/15/1978 FLIP mortgage loans are conventional mortgages under Connecticut’s statutes.

**LOANS—Mortgage Loans—Alternative Mortgages**

- 5/13/1982 VRM with negative amortization and graduated payments can be made as conventional mortgage.
- 5/11/1982 #2 Need for RAMs discussed.
- 7/9/1981 RAMs explained; why not being offered.
- 4/20/1981 Wachovia Plan mortgages are authorized investments.
- 10/7/1980 RAMs explained; why not being offered.
- 5/27/1980 Demand mortgage loans are authorized investments.
- 3/17/1980 RAMs explained; why not being offered.
- 1/30/1980 #1 S&Ls are authorized to make rollover mortgage loans.
- 11/21/1979 MGIC’s GPM Plan is not a conventional mortgage because of negative amortization. (Note: 1981 legislation changes this interpretation.)
- 10/16/1979 Action mortgage program may be advertised as a “graduated payment mortgage.”
- 10/15/1979 Variable rate mortgages authorized for depository institutions under conventional mortgage authority.
- 10/9/1979 Pledged account mortgages authorized for banking institutions under conventional mortgage authority.

**LOANS—Mortgage Loans—Alternative Mortgages** (Continued)

- 9/18/1979 RAMs explained; why not being offered.
- 7/18/1979 RAMs explained; why not being offered.
- 7/16/1979 VRMs and rollovers are conventional mortgages under Connecticut’s statutes.
- 5/23/1979 Variable rate and GPMs with positive amortization are conventional mortgages. (Note: 1980 legislation added negative amortization mortgages to conventional mortgage statute.)
- 12/28/1978 Mortgage loan made under and satisfying the requirements of § 36-99(7) is a “standard mortgage loan”.
- 9/13/1978 Loan that meets the requirements of both conventional and alternative mortgage statutes can be made under either statute and not be subject to the restrictions in the other statute.

**LOANS—Mortgage Loans—Home Mortgage Disclosure Act**

- 3/28/1991 § 36-455-5(b) of the Regs imposes the same disclosure requirements as those imposed under federal HMDA and Reg C.
- 3/31/1982 Department’s application for exemption from Reg C.
- 4/2/1980 #2 Not a violation of HMDA for developer to subsidize interest rate on buyer/borrower’s mortgage loan.
- 6/11/1979DR Declaratory ruling that 2 home improvement loan programs are exempt from § 36-445.
- 4/2/1979 #1DR Declaratory ruling that a home improvement loan program is exempt from § 36-445.
- 4/2/1979 #2 Prohibition on discrimination depends on bank’s reason for its practice, not on the effect of its practice.
- 2/2/1978 Banking institution which approves mortgage loan need not inform applicant of his rights under HMDA.

**MERGERS AND ACQUISITIONS**

- 12/2/2021 An acquisition statement pursuant to § 36a-184 would be required for an entity that sponsors, manages or advises mutual funds, other pooled investment vehicles and institutional accounts when it acquires in the aggregate 10% or more of the stock of a bank holding company that holds a national bank with its principal office in Connecticut.

**MERGERS AND ACQUISITIONS** (Continued)

- 12/1/2006 Reallocation of shares to family trusts for the purpose of estate planning would not require the acquirors to file an acquisition statement under § 36a-184 since the acquisition is the result of a transfer by gift which is exempted from the filing requirement under § 36a-190(5).
- 9/28/1995 Discussion of dissenting shareholders' right to receive a dividend, the valuation of stock and the allocation of the cost of appraisers in connection with such valuation.
- 4/11/1995 Out-of-state bank that merges or consolidates with or acquires the assets of a state-chartered bank under § 36a-412(a) would be exempt under § 37-9 from the usury provisions and §§ 37-4, 37-5 and 37-6 while operating the business of such state-chartered bank.
- 4/26/1994 Connecticut bank holding company is required to file an acquisition statement and otherwise satisfy the requirements of §§ 36-423 to 36-425 and § 36-425-2 of the Regs prior to acquiring all of the outstanding common stock of a national bank having its principal office in Connecticut through a merger with and into an interim national bank formed as a subsidiary of the holding company.
- 12/13/1993 In a holding company's acquisition of a state savings bank converting to stock form:  
1. For purposes of § 36-423(a), holding company's common stock would be deemed a "voting security" and its Series B preferred stock would be considered a "security convertible into a voting security".  
2. Department would take no enforcement action if the holding company's Series B preferred shares were not deemed "voting securities" although, under § 36-419(a)(5), the voting rights attendant to the Series B shares would be "exercisable" in limited specified circumstances.
- 10/27/1993 Title 36 contains no explicit limitation on total deposits owned by a single financial institution, but Commissioner will consider the percentage share of total deposits for purposes of § 36-420, 36-425 or 36-193u.
- 7/22/1993 #2 § 36-423 acquisition statement is required to be filed by a bank which proposes to acquire more than 10% of the stock of a Connecticut bank holding company, which stock was pledged as collateral for a loan now in default.
- 5/19/1993 § 36-140a applies to the merger of a state mutual S&L and a federal mutual S&L. The requirement under § 33-478 that the plan of merger be approved by members does not apply to transactions under §§ 36-140 and 36-140a.
- 5/14/1993 Trust that charters a de novo federal savings association in Connecticut that, in turn, purchases the assets of a Connecticut S&L would require approval under § 36-30.
- 10/29/1992 Bank's offering of warrants to the public giving the holder the right to purchase voting securities are securities convertible into voting securities under § 36-423. Procedure to calculate whether 10% shareholder level is reached.

**MERGERS AND ACQUISITIONS** (Continued)

- 8/1/1991            Commissioner may waive the specific requirements of § 36-423(b)(3) to accept, in this case, an audited balance sheet for the latest fiscal year only, plus compiled financial statements and personal income tax returns for the preceding 5 years.
- 7/9/1991            Issuance of stock by a bank holding company exempt from the filing requirements of § 36-423 under § 36-429(e).
- 12/31/1990 #2      Formation of a holding company by a national bank is excepted from the filing requirements of § 36-423 under § 36-429(b) where the shareholders of the bank will own at least 80% of the stock of the holding company.
- 11/30/1990        Department will determine reciprocity of another state's laws with those of Connecticut only upon submission of an application for an interstate transaction.
- 10/25/1990        New York's interstate banking law is reciprocal with § 36-553.
- 10/17/1990 #2     Department will determine reciprocity of another state's laws with those of Connecticut only upon submission of an application for an interstate transaction.
- 8/23/1990        (**Amended** by P.A. 91-189) Commissioner will not require an application pursuant to § 36-553 unless an out-of-state bank holding company would, as a result of the acquisition, acquire more than 10% of the securities of the Connecticut bank.
- 7/11/1990        Acquisition of shares acquired in good faith in a fiduciary capacity is exempt from filing an acquisition statement pursuant to § 36-423 by § 36-429.
- 11/16/1989        Individual purchasers executing separate purchase agreements in the proposed sale of 24.1% of the outstanding stock of a bank would not be a group acting in concert provided there is no agreement to act in concert with each other regarding day to day bank operations, retention of management or the governing board, or the voting or disposition of the stock of the bank.
- 11/2/1989        Transaction including the acquisition of a holding company and its recently converted federal savings bank and federal S&L subsidiaries is an excepted transaction pursuant to § 36-429(d).
- 9/22/1989        Interim subsidiary bank may be organized by a bank for the purpose of facilitating a merger of the parent bank with another bank.
- 2/16/1989        Owner of common stock of a newly chartered Connecticut bank who holds stock for resale to the public may not vote such shares without obtaining the Commissioner's intent not to disapprove pursuant to § 36-425.
- 1/31/1989 #1      (**Amended** by P.A. 91-189) § 36-423 does not apply to additional acquisitions of voting stock of an institution by a person who is already the beneficial owner of more than 10% of the voting stock of such institution.

**MERGERS AND ACQUISITIONS** (Continued)

- 10/14/1988 Request for approval under § 36-420 for acquisition of a newly converted institution will be entertained although written approval under § 36-142m-13 of the Regs was not obtained prior to the making of the offer to acquire where such approval would have been granted had it been requested.
- 8/25/1988D Commissioner has authority pursuant to § 36-423(b)(3) to waive requirements for an audited financial statement for a recently formed corporation but pursuant to § 36-423(b)(10) require audited balance sheets.
- 7/15/1988 Not permissible for a Connecticut savings bank that purchases all of the assets of or merges with a Massachusetts savings bank with the Connecticut savings bank being the surviving entity to branch *de novo* into other locations in Massachusetts.
- 7/13/1988 Transaction involving the acquisition of a recently converted federal savings bank is exempt from the requirements of § 36-423.
- 7/12/1988 #3 Pledge of stock by itself does not constitute an “acquisition” for purposes of §§ 36-420 and 36-423.
- 5/16/1988 Formation of a bank holding company for a national bank by means of a share for share exchange of bank stock for holding company stock is an excepted transaction under § 36-429(b).
- 5/12/1988 Communications between major shareholders re advisability of possible acquisition does not require § 36-423 filing.
- 3/22/1988 (**Superseded** by Department policy) Position of the Department that it would be a premature restriction of the Commissioner’s discretion to render an opinion as to the applicability of Ch. 658 to a transaction not properly presented for review.
- 3/16/1988 #1 (**Superseded** by Department policy) Department will not render an opinion as to the applicability of § 36-425 until a full and complete disclosure is made.
- 2/3/1988 #1 § 36-553 requires divestiture when a New England bank holding company ceases to be a New England bank holding company by any action.
- 11/30/1987 If shareholders act jointly solely for the purpose of soliciting proxies, none of the shareholders are required to file an acquisition statement.
- 10/23/1987 #1 If a New England bank holding company which acquired a Connecticut bank pursuant to § 36-553 ceases to be a New England bank holding company, the Commissioner is required to order it to immediately divest itself of any Connecticut banking institution acquired by it pursuant to § 36-553.
- 10/9/1987 Corporation that seeks to acquire control of 10% or more of the stock of a federal S&L is not exempt from filing under § 36-423 since FSLIC does not consider certain factors that the Department considers under § 36-425.

**MERGERS AND ACQUISITIONS** (Continued)

- 10/1/1987            Massachusetts mutual fund company may acquire a Connecticut savings bank pursuant to §§ 36-420 and 36-553 or organize a Connecticut savings bank pursuant to § 36-142l.
- 9/2/1987            Acquisition of a federal S&L is exempt from filing under § 36-423 “only to the extent” that such acquisition is subject to federal law.
- 6/23/1987           Commissioner makes reciprocity determination within individual decisions granted to applicants pursuant to Ch. 662c.
- 2/23/1987 #2        Filing under § 36-423 is required if a party seeks to acquire more than 10% of the stock of a bank.
- CU 1/9/1987 #2     Where there is an apparent conflict between P.A. 85-415 (amending § 36-223c) and § 33-479 re contents of certificate of merger of credit unions (specifically signature on behalf of the credit union) the provisions of P.A. 85-415 control.
- 9/5/1986            Authority for acquisition and consolidation of trust departments. of state and federal banks by a state bank and trust company.
- 8/18/1986           Shareholder approval is required in a transaction resulting in the merger of a national bank with a capital stock savings bank.
- 4/16/1986           Federal savings bank is not required to file a § 36-423 acquisition statement during its holding company formation.
- 12/6/1985 #2        Transaction involving the acquisition of a bank and the formation of a holding company is exempt from filing under § 36-423 only “to the extent” that is subject to federal law; therefore, if Connecticut law covers an aspect of the transaction which is not covered by federal law, a filing is required under the section.
- 10/25/1985 #2       Merger of subsidiaries, where one is a subsidiary that has done business in Connecticut prior to 6/1/1984 and is grandfathered pursuant to § 36-5a(c)(4) and the other is an out-of-state company, does not require the grandfathered office to obtain new approval as long as its activities are not changed or expanded in any way.
- 10/25/1985 #1       § 36-30 does not require that stockholder approval of an institution selling part of its assets be obtained prior to an agreement to sell but stockholder approval must be obtained prior to the consummation of the sale.
- 6/12/1985           Acquisition statement must be filed under § 36-423 by director of bank wishing to acquire 20% of bank’s stock.
- 3/5/1985 #2        For purposes of § 36-423, outstanding convertible debentures are not considered outstanding voting securities in determining whether a person has acquired more than 10% of the voting stock of a bank.



**MERGERS AND ACQUISITIONS** (Continued)

- 11/19/1984 Proposed acquisition of 25% of all issued and outstanding shares of a bank in organization requires filing of an acquisition statement under § 36-423.
- 5/8/1984 Foreign person may acquire a national banking association in Connecticut.
- 12/16/1983 (**Amended** by P.A. 91-189) § 36-423(a) imposes no restrictions on the acquisition on securities beyond attaining of 10% beneficial ownership status.
- 12/9/1983 #2 Commissioner gives notice of public hearing under § 36-425(b).
- 11/22/1983 #2 Waiver of full audited financial information under § 36-423(b) permitted where unduly burdensome, costly and consuming.
- 10/25/1983 #1 S&L in organization does not “issue” stock when it obtains subscriptions for it § 36-429(e).
- 7/11/1983 (**Amended** by P.A. 91-189) Additional approval not required when the beneficial owner of more than 10% increases his holdings.
- 11/8/1982 #2 State-chartered institution that is purchasing assets and assuming liabilities of federally-chartered institution under § 36-30 must obtain approval of the Commissioner.
- 11/8/1982 #1 Three “routes” for acquisition of 100% of stock of finance company by savings bank.
- 8/11/1982 Banking institution may buy branch under § 36-30 and not be subject to home office protection; banking institutions must use § 36-30 (i.e. not Title 33) for acquisitions of assets and business.
- 8/10/1982 Banking institution may sell branch and then establish new branch in that town.
- 7/22/1982 Provisions of state law governing the voting requirements under § 36-30 do not apply to a federally-chartered institution.
- 6/1/1982 Banking institution may buy branch under § 36-30 and not be subject to home office protection.
- 5/27/1982 #2 Savings bank may acquire the assets, business and stock of a federal S&L.
- 3/16/1982 § 36-423 of Bank Acquisition Act applies to acquisition of shares in open market by partnership.
- 11/13/1981 Savings bank and mutual S&L may merge under Title 33.
- CU 11/10/1981 Commissioner’s § 36-233c(d) ability to waive a credit union’s membership vote on merger approval is intended for use only when a credit union is on the verge of financial collapse and cannot be applied when a credit union is experiencing a temporary economic setback.

**MERGERS AND ACQUISITIONS** (Continued)

- 10/6/1981 Discussion of various types of inter-industry and interstate mergers and acquisitions.
- 8/14/1981 #4 Application form to form and merge a phantom bank.
- 12/15/1980DR Declaratory ruling that savings bank may operate in open and closed towns branches it acquires in a § 36-30 acquisition.
- 3/21/1980 Consolidating savings banks may choose any one of their charters for the resulting bank.
- 10/17/1979 Meaning of “beneficial owner” in § 36-423 of Bank Acquisition Act.

**MONEY TRANSMISSION**

- 8/17/2023 An entity providing armored courier and exchange services to owners of automated virtual currency kiosks whereby (a) owner’s cash funds will be transported by secure containers to the entity’s vault location, (b) such funds will be counted and verified and (c) cash funds will be exchanged for the equivalent value of Bitcoin or other cryptocurrency from the entity’s own cryptocurrency inventory, and electronically transmit such Bitcoin or other cryptocurrency, minus a transaction fee, back to the owner’s digital wallet is required to obtain a money transmission license.
- 6/13/2023 An entity offering virtual currency via automated virtual currency kiosks is required to obtain a money transmission license when a customer is not prohibited from directing the virtual currency kiosk to transfer funds to a third-party wallet.
- 1/6/2023 A provider providing (1) payment processing services to merchants so their customers can use a third-party e-wallet account to purchase goods and services at their physical retail stores and (2) services for consumers to add funds to their wallet accounts at merchant locations, where the merchant acts as an agent or authorized delegate to receive funds for the entity to transmit to other parties for cryptocurrency, electronic wallets or bank accounts, goods and services, is required to obtain a money transmission license for both services and does not meet the criteria set forth in the “No Action Position on Money Transmission Licensure Requirement for Persons Acting as an Agent of a Payee” dated October 24, 2017.
- 12/15/2022 An entity offering customers the ability to buy and sell digital assets from the entity in exchange for fiat currency is not required to obtain money transmission licensure. An entity offering merchants a digital asset payment processing solution to enable merchants to accept digital assets from their customers in exchange for non-fungible tokens sold is required to obtain money transmission licensure as the entity is receiving monetary value, exchanging it for cryptocurrency and transmitting such monetary value to a third party on behalf of Connecticut residents. However, the entity is exempt from obtaining licensure if it can satisfy the requirements of the Department’s “No Action Position on Money Transmission Licensure Requirement for Persons Acting as an Agent of a Payee” dated October 24, 2017.

**MONEY TRANSMISSION** (Continued)

- 7/20/2022            Advisory on money transmission activities requiring licensure and guidance for those engaging in such activity or considering such licensure.
- 2/4/2022            A payment provider that uses (1) a web-based solution to enable consumers to create an account linked to a bank account through a third-party bank verifier to make payments, (2) a web-based merchant portal to enable merchants to identify transactions and payments, and (3) a software platform to run ACH transactions and communicate with originating depository financial institutions, wherein all money transmission activity is performed by a federally-insured, out-of-state credit union, and the provider never receives, holds or controls any user funds is not required to obtain a money transmission license.
- 11/12/2021        1. Virtual currencies obtained in a gaming platform that are not transferrable or exchangeable, are not held for future transmission by the gaming host and are used by players only for in-game purchases are excluded from the definition of “virtual currency” under § 36a-595(18)(i).  
2. Gaming assets transferred or sold between players on a hosted or third-party secondary market may be considered a “good” and not “stored value”, but any related receipt or control of customer funds for transmission by the gaming host would require money transmitter licensure.
- 10/28/2021        Order establishing requirements and procedures for use of electronic bonds on NMLS by money transmitters, consumer collection agencies, mortgage lenders, mortgage correspondent lenders, mortgage brokers, exempt registrants, mortgage servicers and debt adjusters effective November 1, 2021, and the transition of existing licensees to the electronic bond format no later than March 1, 2022.
- 4/13/2021        An entity that engages in payment processing activities on behalf of financial institution clients and settles payments due to issuers through settlement accounts, and operates a debit card network that facilitates authorization, clearance and settlement of debit card transactions, is engaging in “money transmission” activity necessitating licensure by receiving funds for future transmission to payment facilitators, merchants and issuers.
- 8/14/2020        Department takes a no-action position regarding money transmitter licensing for payment activities of the North American Securities Administrators Association, Inc. (NASAA) through Electronic Filing Depository (EFD) related to the transmission of funds paid for securities filing to state regulators.
- 12/19/2019        Company that operates virtual currency kiosks, which are stationary, unattended devices within the definition of “automated teller machine”, but that do not involve a bank or financial institution, and essentially act as vending machines, limited to depositing cash into the kiosks and immediately receiving virtual currency from the kiosks’ inventory in return, not utilizing an exchange or other payment system, does not require licensure under the Money Transmission Act.

**MONEY TRANSMISSION** (Continued)

- 5/15/2019 #2      Company offering the purchase and sale of virtual currency through its kiosk-based and Internet-based services, where there is a direct and immediate exchange of currency with the inventory of the company kiosk and there is no bank, financial institution or payment system involved in any part of the transaction, is not required to obtain licensure under the Money Transmission Act and the kiosk does not constitute an ATM.
- 5/15/2019 #1      Program manager for prepaid cards and related accounts distributed by licensed gaming entities to their patrons is not required to obtain licensure under the Money Transmission Act because it does not issue the prepaid cards, receive, exercise control over or have access to the funds at any point in time, and does not solicit or advertise the cards; thus, it is not performing money transmission activities or advertising or soliciting such services within the meaning of § 36a-597(a).
- 3/19/2019      Company offers software program for payment of various customer bills through a centralized website platform, which allows customers to enroll in the program and enter bill and payment information and payment instruction. Company has agreement with a state-chartered banking institution, exempt under § 36a-709, to perform money transmission activities; customers deposit money directly to such institution through the platform. Although company does not handle or exercise control over funds at any point during the transaction, it does provide marketing for the money transmission services. Because § 36a-597(a) requires licensure for person who advertise or solicit money transmission services, licensure is required.
- 2/22/2019 #2      Company offering custody and related transaction services for institutional clients, which holds or transmits virtual currency on behalf of Connecticut residents, are engaging in money transmission in this state and requires licensure under the Money Transmission Act. The exemptions from licensure under § 36a-609 do not extend to those entities subject to additional regulation and oversight by virtue of registration as a broker-dealer with the Department and SEC and membership in FINRA.
- 2/22/2019 #1      New York trust company offering custodial and exchange related services, including holding cash and bitcoin as agent and facilitating the trading of virtual currency and fiat currency on behalf of Connecticut residents, is engaging in money transmission in this state and requires licensure under the Money Transmission Act even if it does not have a physical presence in the state. Connecticut does not recognize an exemption from licensure for trust companies.
- 2/21/2019      Digital currency exchanges which hold or transmit fiat or virtual currency on behalf of Connecticut residents are engaging in money transmission in this state and require licensure under the Money Transmission Act. The exemptions from licensure under § 36a-609 do not extend to those entities subject to additional regulation and oversight by virtue of registration as a broker-dealer with the Department and SEC and membership in FINRA.

**MONEY TRANSMISSION** (Continued)

- 2/1/2019 Bitcoin ATMs, which are stationary, unattended devices within the definition of “automated teller machine”, but that do not involve a bank or financial institution, and essentially act as vending machines, limited to depositing cash into the bitcoin ATM and receiving bitcoin from the machine’s inventory in return, not utilizing an exchange or other payment system, do not require licensure under the Money Transmission Act.
- 1/15/2019 Digital currency exchanges which hold or transmit fiat or virtual currency on behalf of Connecticut residents are engaging in money transmission in this state and require licensure under the Money Transmission Act.
- 11/1/2018 A company that establishes and operates stationary kiosks in this state for the purpose of exchanging fiat money for bitcoin and vice versa that operate as vending machines would not be engaged in the business of money transmission pursuant to § 36a-597(a) and would not be required to obtain a money transmission license.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by money transmitter licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.
- 10/24/2017 The Department takes a no-action position with respect to the money transmitter licensure requirement for persons who receive money on behalf of another person pursuant to a principal-agent relationship that satisfies certain conditions.
- 9/21/2017 A merchant clearing house limited liability company would require licensure as a money transmitter if it issued vouchers or stored value redeemable for goods and services of its merchant members. The merchant clearing house would also require money transmission licensure if it received money or monetary value to settle members’ accounts for goods and services traded among merchant members.
- 7/11/2016 Certain bitcoin exchange-related services conducted through the mail and Internet with Connecticut persons require licensure under the Money Transmission Act.
- 1/6/2016 Persons engaged in activities that meet the definitions of “debt adjustment” and “money transmission” are required to obtain both licenses unless exempt from licensure.
- 8/21/2015 Payroll processing company would be engaged in the business of money transmission.
- 8/11/2015 Licensing requirements for a company that fulfills orders to purchase foreign currency made by customers of banks and credit unions located in Connecticut.
- 7/16/2015 Company that provides a web portal to banks and money transmitters for the transmission of money which goes directly into the bank account of bank in India, would not need a money transmission license in Connecticut because it would not be receiving any of the money to be transmitted.

**MONEY TRANSMISSION** (Continued)

- 4/2/2015            Since trust companies are not expressly exempt from licensure to engage in money transmission under § 36a-609(1), such companies would need to obtain a license to transfer payments between business customers and vendors.
- 8/14/2014            To the extent that payments with respect to a travel account would not flow through the parent of a subsidiary company, the parent would not need to obtain a money transmission license, but the subsidiary company would need to be licensed. (*See also* 8/1/2014 opinion.)
- 8/1/2014            Licensing requirements under § 36a-597 for a parent and its subsidiary in connection with the transmission of payments to travel accounts related to business travel account products issued by the subsidiary on behalf of the parent. (*See also* 8/14/2014 opinion.)
- 5/13/2014            Program manager who provides certain management, administrative and processing services on behalf of a bank who facilitates a company's employee incentive payment program through the issuance of MasterCard-branded debit cards that does not actually or constructively receive, take possession or custody of or otherwise hold or transmit any card funds would not be engaged in the business of money transmission. (*See also* 4/4/2014 opinion.)
- 4/4/2014            Bank that holds funds in connection with its facilitation of a company's employee incentive payment program through the issuance of MasterCard-branded debit cards would not be engaged in the business of money transmission and may avail itself of the licensing exemption pursuant to § 36a-609(1). (*See also* 5/13/2014 opinion.)
- 11/15/2013 #2        To the extent that a provider of bill payment services engages in the receipt and remittance of funds, it would be engaged in the business of money transmission and must obtain a license.
- 10/9/2013            Exemption from the money transmitter licensing requirements for financial institutions contained in § 36a-609(1) does not extend to wholly-owned subsidiaries.
- 8/9/2013            Foreign bank with a licensed branch in New York, which is supervised and regulated by the Federal Reserve Bank of New York and the NY State Department of Financial Services but not federally insured, would not qualify for the license exemption under § 36a-609(1) and would need to obtain a money transmission license.
- 9/27/2012            A company with no physical presence in Connecticut engaged in the business of foreign currency exchange on behalf of Connecticut individuals and corporations where payments are made to overseas accounts is engaged in "money transmission" and would need to obtain a license under § 36a-597.
- 8/29/2012            Company that receives money or monetary value as an incident to a foreign currency exchange transaction, and transfers such money or monetary value, is required to get a license under § 36a-597(a) to engage in money transmission.

**MONEY TRANSMISSION** (Continued)

- 4/5/2011 (Rendered **moot** by 1/6/2016 opinion) Not the policy of the Department to require a licensed debt adjuster to be dually licensed to engage in the business of money transmission.
- 12/14/2010 Internet company that receives a buyer's money and holds it until the buyer is satisfied with the items purchased before sending the funds due to the seller would be required to obtain a license to engage in the business of money transmission.
- 5/19/2010 Company that transmits funds to an inmate trust account, which funds may be received via the Internet, by telephone or in cash, is engaged in the business of money transmission and would be required to obtain a license under § 36a-600.
- 8/21/2009 #1 Company without a physical presence in Connecticut providing foreign exchange and international payment services to commercial clients in Connecticut is required to obtain a license to engage in the business of money transmission.
- 7/23/2008 Futures commission merchant specializing in "forex" transactions is not required to obtain a license to engage in the business of money transmission.
- 5/27/2008 Department will take a no-action position with respect to the requirement for GE Money Bank or Wal-Mart to obtain a license to engage in the business of issuing Connecticut payment instruments in order to issue prepaid cards. On the other hand, if Green Dot obtains a license to engage in the business of money transmission and to engage in the business of issuing Connecticut payment instruments, Wal-Mart would not be required to obtain such a license to issue Green Dot load packs and to reload pre-paid cards.
- 2/27/2008 Company that provides a central database structure and software application tools for horsemen and race tracks that allow horsemen to give instructions to transfer funds between accounts is not engaging in the business of money transmission in Connecticut where the transfers would be handled by a licensed money transmitter.
- 12/19/2007 Company that facilitates electronic payments is engaging in the business of money transmission under § 36a-596(7) because it may hold funds in its accounts before they are sent to their intended payees and is subject to licensure.
- 3/3/2006 #5 Business that does not maintain a physical presence in Connecticut or conduct business with consumers in Connecticut, but provides foreign exchange and international payment services to commercial clients located in Connecticut, is engaging in money transmission as defined in § 36a-596(7) and would need to obtain a license as provided in § 36a-597.
- 3/3/2006 #3 Company that transmits funds on behalf of business customers located in Connecticut would be engaging in money transmission as defined in § 36a-596(7) and would need to obtain a license as provided in § 36a-597.

**MONEY TRANSMISSION** (Continued)

- 3/3/2006 #2 Connecticut limited liability company that does not receive money or monetary value from Connecticut residents, but operates a money transfer operation between foreign countries would be engaging in money transmission as defined in § 36a-596(7) and would need to obtain a money transmitter license.
- 3/3/2006 #1 Out-of-state bank that uses agents that are not federally-insured banks, out-of-state banks, Connecticut credit unions, federal credit unions or out-of-state credit unions to receive money to be transmitted by the out-of-state bank, would not be able to avail itself of the exemption from licensure as a money transmitter contained in § 36a-609(1) and would need to obtain a license as provided in § 36a-597.
- 6/3/2004 Business that does not collect funds from customers prior to transmitting funds to a payee, but is reimbursed from the customer's bank account after it has paid the customer's creditor, is engaged in the business of transmitting money, which constitutes "money transmission" as defined by § 36a-596(7) and needs to obtain a license as provided in § 36a-597.
- 1/7/1999 #1 Company that receives money for immediate transmission by facsimile, which is not licensed by the FCC to transmit money, cannot avail itself of the licensing exemption under § 36a-609(3).
- 5/28/1998 #2 Incorporated telegraph company that issues money orders, drafts and other instruments would not be exempt from the Money Order and Travelers Check Licensees Act.
- 4/14/1997 Prepaid plastic "electronic travelers cheque" that does not contain a provision for specimen signatures is not a "travelers check" within the meaning of § 36a-596(10) nor an "instrument" within the meaning of § 36a-596(2).
- 5/22/1996 Money order/travelers check licensee may invest in repurchase agreements, provided that the principal and interest of the repurchase agreements are irrevocably secured by either (1) the general obligations of the U.S. or Connecticut or (2) securities that are guaranteed fully as to principal and interest by the U.S. or Connecticut, or for which the full faith and credit of the U.S. or Connecticut is pledged for the payment of principal and interest.
- 2/9/1996 Company that provides payroll processing services to employers for a fee, issues checks to the employers' employees drawn on a company account containing advance payments from the employers, and/or makes direct deposit distributions into the accounts of the such employees, would not be engaged in the business of issuing Connecticut instruments and would not need to obtain a license under § 36a-597.
- 4/3/1995 #2 Company that receives money only for immediate transmission by telegraph or cable, but is not licensed with the FCC as a telegraph or cable company, cannot avail itself of the licensing exemption under § 36a-609(3).



**MONEY TRANSMISSION** (Continued)

- CU 2/7/1994 Central credit union is not exempt from licensing and bonding provisions of Ch. 662b.
- 4/23/1993 Connecticut corporation that would engage in forwarding funds for a fee and cashing checks may be required to obtain a license pursuant to § 36-532 and Ch. 662d.
- 12/6/1991 Company that provides a money transfer service to the trucking industry in which the company issues drafts and authorizes the cashing of those drafts at truck stops in Connecticut would be required to be licensed.
- 12/5/1991 #1 To qualify for the licensing exemption under § 36-545(c), an incorporated telegraph or cable company must transmit funds only by telegraph or cable.
- 7/15/1991 State banking law does not prohibit the purchase of travelers checks with a credit card where checks are immediately placed in a deposit account and the tendering of payment to the credit card issuer in satisfaction of the debt incurred through the purchase of the checks occurs subsequent to the deposit.
- 1/9/1991 Separate approval is not necessary under § 36-531(i)(1)(I) for a borrowing agreement to be considered a permissible investment after a merger.
- 11/16/1990 Approval of borrowing agreement between parent company and its subsidiary as permissible investment under § 36-531(i)(I).
- 3/13/1990 No prohibition against one corporation engaging in both the money order and check cashing businesses at the same location, but both need separate licenses and must maintain separate records.
- 6/14/1989 Not-for-profit corporation must meet \$1M minimum net worth requirement under § 36-540.
- 7/26/1988 Company that receives money orders and cash and does not immediately transmit the funds is not exempt from the requirements of the Money Order and Travelers Check Licensees Act, § 36-530 et seq.
- 1/29/1987 Whether separate licenses are required for issuance of money orders and travelers checks under Ch. 662b.
- 10/16/1986 Whether separate licenses are required for issuance of money orders and travelers checks under Ch. 662b.
- 8/4/1986 Money transfer services utilizing a payment instrument similar to a money order.
- 3/24/1986 #2 Company engaged in business of cashing checks would have to obtain license to sell money orders pursuant to Ch. 662b; however, the transmission of funds via Western Union Services would be exempt from such requirements.

**MONEY TRANSMISSION** (Continued)

- 11/25/1985 #1      Company engaged in the business of receiving money from remitters in other states and Canadian provinces for the purpose of transmitting the money to beneficiaries located primarily in Caribbean area countries would be required to obtain a license to conduct its business.
- 1/14/1985          No exemption for agent or subagent of licensee from being licensed even though issuer deposits are insured by FDIC.
- 12/7/1984 #2      Issuing Connecticut instruments.
- 8/19/1983          One must be a licensee or agent or subsequent of licensee in order to engage in travelers check business.
- 6/25/1982 #2      As long as one joint issuer of travelers checks has \$1M net worth, the net worth requirement of licensing statute is met; in determining amount of bond, each branch office of bank at which travelers checks are sold must be included.
- 11/6/1981 #1      Commissioner lacks authority to waive bonding requirements for licensee.
- 9/22/1981 #2      Licensee may include certain loans to its parent company as “permissible investment.”

**MORTGAGE LENDERS AND BROKERS**

- 10/28/2021      Order establishing requirements and procedures for use of electronic bonds on NMLS by money transmitters, consumer collection agencies, mortgage lenders, mortgage correspondent lenders, mortgage brokers, exempt registrants, mortgage servicers and debt adjusters effective November 1, 2021, and the transition of existing licensees to the electronic bond format no later than March 1, 2022.
- 7/1/2021          Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 3/1/2021          (See 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**MORTGAGE LENDERS AND BROKERS** (Continued)

- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**MORTGAGE LENDERS AND BROKERS** (Continued)

- 3/9/2020 (See 7/1/2021 Order) **Revised 4/16/2020; 5/20/2020; 6/19/ 2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/29/2019 Construction lender making commercial mortgage loans exclusively to business entities for commercial purposes is not subject to § 36a-486(a) or mortgage servicer licensure requirements because there is no residential mortgage loan activity.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by mortgage lender, mortgage correspondent lender and mortgage broker licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.
- 7/7/2017 #2 A mortgage correspondent lender utilizing its own line of credit to fund residential mortgage loans triggers mortgage lender licensure, except in connection with one limited exception.
- 4/4/2017 Discussion of referral fees paid in connection with mortgage loans.
- 11/30/2016 (*See* P.A. 17-38; added provisions re lead generators) Person who, for compensation or gain, or with the expectation of compensation or gain, takes financial information particular to a consumer or mortgage transaction and becomes the conduit between the consumer and the lender or broker, the person is acting in a broker or origination role and requires the applicable license.
- 11/28/2016 A company and its loan officers that make business purpose investment loans for residential property of 1 to 4 units whereby the borrowers do not occupy the properties as primary or secondary homes would not trigger mortgage licensing requirements for the company or its loan officers.
- 6/25/2015 Licensed mortgage lender that is acquired by an out-of-state bank and becomes a wholly-owned subsidiary of the bank will be exempt from mortgage lender licensure and its mortgage loan originators would be exempt from state-side licensing but would need to be registered.
- 10/7/2014 Federally-insured, out-of-state bank is exempt from Connecticut mortgage licensure requirements, but the loan must comport with all applicable Connecticut laws. Mortgage loan originator would also be exempt from licensing so long as the individual is a W-2 employee of the bank, acts on the bank’s behalf and registered with and maintains a unique identifier on NMLS.

**MORTGAGE LENDERS AND BROKERS** (Continued)

- 11/25/2013 #2 Summary of § 36a-487 exemptions and branch licensure and notification requirements. Discussion of mortgage loan originator licensure requirements in a federally supervised entity. Discussion of related qualified individual/branch manager mortgage loan originator licensure requirements.
- 6/12/2013 #1 Company making loans to contractors who rehab residential and commercial buildings, where no contractor would occupy any residential dwelling they rehab, would not be making “residential mortgage loans” as defined in § 36a-485(24).
- 8/28/2012 Discussion of branch office and loan processor or underwriter licensing requirements for a licensed mortgage lender to provide other mortgage lenders loan processing or underwriting services at offices located within and outside the U.S.
- 3/16/2012 Corporation’s residential mortgage program exclusively for the benefit of its employees qualifies the corporation for exemption from mortgage lender licensure under § 36a-487(b)(6) and no mortgage loan originator licenses are required despite the “taking of an application” where there is no expectation of compensation or gain.
- 3/8/2012 #2 (*See* P.A. 17-38; added provisions re lead generators) Information gatherer is “taking a residential mortgage loan application” under the facts presented and is required to obtain a mortgage broker license.
- 12/2/2011 #1 Out-of-state, FDIC-insured bank that originates and closes loans in Connecticut directly with no physical presence in Connecticut is exempt from licensing as a mortgage lender, mortgage correspondent lender or mortgage broker by § 36a-486. In addition, the bank would not run afoul of the general prohibition against a foreign banking corporation transacting business in this state under § 36a-425(a). If closing and funding locations are not held out as offices, the bank will not be establishing an office to conduct “banking business” within the meaning of § 36a-425 and would not require branch approval under § 36a-412.
- 5/27/2011 Subsidiary of an Illinois-chartered bank, of which the bank owns 51%, is not exempt from mortgage lender or broker licensure under § 36a-487. Mortgage loan originators who are either licensed or registered need unique identifiers on NMLS.
- 5/19/2011 Licensed mortgage loan originator working for both a professional employer organization and a mortgage licensee complies with § 36a-486(b)(1). Professional employer organization does not have to be licensed as a mortgage lender or broker in order to employ the licensed mortgage loan originator.
- 5/11/2011 (*See* P.A. 17-38; added provisions re lead generators) Company that offers software that allows users to view loan quotes from various mortgage lenders, collects information from users to allow a lender to make credit decisions, and conveys such information to a lender of the user’s choosing would be required to obtain a mortgage broker license in Connecticut.

**MORTGAGE LENDERS AND BROKERS** (Continued)

- 4/12/2011 Operating subsidiary of a federally-chartered, out-of-state bank is exempt from licensure under § 36a-487.
- 11/5/2010 To the extent employees of a company that assists lenders with obtaining information from borrowers in connection with loan modifications are taking applications and offering terms of residential mortgage loans, such employees would need to be licensed as mortgage loan originators and the company would need to obtain a mortgage broker license.
- 7/20/2010 An out-of-state, federally insured bank is exempt from mortgage lender licensing but must comply with Connecticut laws applicable to advertising, including the Truth-in-Lending Act.
- 3/22/2010 Entity appears to qualify as a federally-insured, out-of-state bank exempt from licensure under § 36a-487 and there are no notification requirements.
- 11/10/2009 Wholly-owned subsidiary of an FDIC-insured Utah chartered bank is not exempt from state licensure under § 36a-487. Registered mortgage loan originators who are employees will be exempt from state licensure under § 36a-486(b)(2) and attendant education and testing requirements in Connecticut.
- 12/19/2008 Company that makes and brokers loans on mobile homes located on leased land in Connecticut secured only by a UCC 1 filing on the mobile home and not by a mortgage on the leasehold interest is not required to be licensed as a mortgage lender or broker and its loan originators are not required to be licensed. Upon state implementation of the SAFE Act, licensure would be required.
- 8/7/2008 Out-of-state, state-chartered bank does not need a license to make residential mortgages in Connecticut.
- 4/8/2008 (*See* P.A. 17-38; added provisions re lead generators) Lead generator that has an online service that matches prospective borrowers with mortgage lenders or brokers and who receives a flat fee from lenders and brokers for each application would have to be licensed as a mortgage broker if prospective borrowers who complete the online questionnaire obtain mortgage loans.
- 1/31/2008 #1 Nonprofit public benefit corporation that makes loan programs available to lenders, but does not make mortgage loans, and provides consumer marketing, including a website, is not subject to first or secondary mortgage lender or broker licensure.
- 1/10/2008 (**No longer valid**; see advertising and offering prohibitions in § 36a-556) Company that markets student loans does not have to be licensed as a small loan lender or a mortgage lender since it does not make loans nor does it have to be licensed as a mortgage broker since the loans are not secured by a mortgage on real property.
- 4/21/2006 Company that wishes to conduct its mortgage brokerage and lending business under its corporate name and a d/b/a does not need to obtain separate licenses.

**MORTGAGE LENDERS AND BROKERS** (Continued)

- 9/6/2005 #2            Person who purchases pools of home equity lines of credit would not need to be licensed as a first or secondary mortgage lender.
- 8/15/2005            Applicability of first and secondary mortgage lender licensing requirements to secondary market investments in partially drawn home equity lines of credit under various scenarios.
- 8/11/2005            National retailer that provides certain advertising services to a lender to promote a mortgage loan program does not come within the definition of “first mortgage broker” or “secondary mortgage broker”.
- 7/14/2005            Depository institution organized as an industrial bank under Utah law is an “out-of-state bank” as defined in § 36a-2(44) and is exempt from licensing as a nondepository first mortgage lender or broker under § 36a-487(1) and as a secondary mortgage lender or broker under § 36a-512(4).
- 6/22/2005            Real estate attorney who counsels borrowers on available loan products and negotiates rates and terms with lenders and receives a fee for such services would need to be licensed as a first or secondary mortgage broker.
- 6/3/2005 #2           Financial advisors of a company are required to be licensed as brokers where they discuss loan products with clients and refer them to a bank that is an affiliate of the company and receive compensation from the company if their clients obtain a loan from the affiliated bank. Financial management and financial activities do not satisfy the experience requirements for mortgage brokers under §§ 36a-488(a)(1) and 36a-513(a)(1).
- 6/3/2005 #1           Any location at which an originator regularly represents the licensee’s interest by taking loan applications must be licensed. Determination has to be made on a case-by-case basis.
- 10/22/2004 #2        (*See* P.A. 17-38; added provisions re lead generators) Company that brings together mortgage lenders and borrowers through its website and receives compensation from the lenders for doing so would be required to be licensed as a mortgage broker.
- 9/3/2004            Corporate instrumentality of the District of Columbia which proposes to make secondary mortgage loans to borrowers whose household income does not exceed 140% of the median income for the area would not be exempt from licensure under § 36a-512(6) or 36a-512(7).
- 7/23/2004            Out-of-state bank that will have no offices in Connecticut and will not function as a depository in this state, but will make residential mortgage loans to borrowers in Connecticut from its offices in Georgia, is exempt from mortgage licensing requirements under §§ 36a-487(1) and 36a-512(4), but its wholly-owned subsidiary would be subject to licensing to engage in the business of making first and secondary mortgage loans or to act as a first or secondary mortgage broker in this state.

**MORTGAGE LENDERS AND BROKERS** (Continued)

- 10/30/2003 Definition of “affiliate” for the purpose of § 13 of P.A. 01-34 (§ 36a-498a).
- 7/30/2002 Out-of-state bank is exempt from the first and secondary mortgage lender/broker licensing requirements. Department expresses no opinion as to whether the proposed activities of the bank constitute transacting business under the Connecticut Business Corporation Act or the Connecticut Revised Nonstock Corporation Act, or whether the bank is required to comply with § 33-920 or 33-1210.
- 3/27/2002 Out-of-state bank is exempt from the licensing requirements of the mortgage lending statutes under §§ 36a-487(1) and 36a-512(4).
- 12/17/2001 Connecticut law requires subsidiaries of federally-chartered banks to be licensed as first and secondary mortgage lenders. However, Department has taken a no-action position re licensure of operating subsidiaries of federal savings banks.
- 3/27/2000 #2 No action position on failure of operating subsidiary of federal savings bank to comply with licensing requirements of first and second mortgage lender/broker statutes.
- 3/6/1998 (**Overruled** by *Wachovia Bank v. Burke*, 414 F.3d 305 (2d Cir. 2005)) (Department policy **modified** in light of opinion of Attorney General.) Operating subsidiary of a federal savings bank that engages in the first and secondary mortgage business as lender and broker must comply with §§ 36a-486, 36a-511 and 36a-425, notwithstanding the OTS’s claim of preemption.
- 11/18/1996 Operator of a computerized loan origination system who brings together lenders and borrowers, receives, processes and transmits loan applications through the Internet, has direct telephone contact with borrowers, and receives a fee from the borrowers is a “mortgage broker” for purposes of §§ 36a-485(3) and 36a-486(a).
- 6/26/1995 Depository institution organized and regulated as an industrial loan company under California law that makes loans and accepts deposits insured by the FDIC is an “out-of-state bank” under § 36a-2(40), and would be exempt from licensing as a nondepository first mortgage lender, a second mortgage lender, and a small loan lender under §§ 36a-487(1), 36a-512(4) and 36a-555, respectively.
- 1/17/1984 #1 Purchaser of already secondary mortgage receivables is not engaged in the secondary mortgage loan business under § 36-224b and no secondary mortgage lender license is required.
- 12/2/1993 Subscribers to a computerized mortgage information system would be required to obtain a mortgage broker license; however, operators, whose role is limited to maintaining the computer system, would not be required to obtain a mortgage broker license.
- 6/22/1992 Data communications network that links mortgage lenders with real estate companies and receives a fee only when a loan is successfully closed is a “mortgage broker” as defined in § 36-440(g) and must comply with Ch. 660a.



**MORTGAGE LENDERS AND BROKERS** (Continued)

- 11/15/1991      Company arranging the financing of mobile homes where loans would be secured by a first mortgage on real estate leasehold and mobile home is a “mortgage broker” for “first mortgage loans” within the meaning of §§ 36-440(g) and 36-440(a), respectively. Foreign banking corporation may fund loans pursuant to § 36-440(g).
- 3/5/1986      Solicitation for home equity line of credit does not require a first mortgage license; it does, however, require a second mortgage license.
- 12/23/1985      Whether the activities of an entity constitute a business of making first mortgage loans within the meaning of P.A. 85-399.
- 11/1/1985      Wholly-owned subsidiary of a federal S&L only providing the funding and servicing on a loan, but is neither payee on the note nor issuer of the commitment, would not have to be licensed under P.A. 85-399 as these activities do not constitute the business of making first mortgage loans.
- 11/18/1983      Fee when secondary mortgage loan licensee grants loan in conjunction with broker is limited to 10% if broker is a “creditor.”
- 8/5/1983      § 36-224b does not require persons becoming subsequent holders of mortgage or promissory notes received in connection with secondary mortgage loans in ordinary course of business to be licensed.

**MORTGAGE LOAN ORIGINATORS/LOAN PROCESSORS/UNDERWRITERS**

- 7/1/2021      Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 3/1/2021      (See 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**MORTGAGE LOAN ORIGINATORS/LOAN PROCESSORS/UNDERWRITERS** (Continued)

- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 12/14/2020 Loan processors or underwriters employed by a licensed mortgage lender that provides third-party fulfillment services to a bank in connection with mortgage loans originated by federally-registered mortgage loan originators of the bank and closed and funded by the bank require a loan processor or underwriter license.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/20/2020 Loan processors or underwriters engaged in activities in connection with loans secured by properties outside Connecticut or commercial loans are not required to be licensed in Connecticut.

**MORTGAGE LOAN ORIGINATORS/LOAN PROCESSORS/UNDERWRITERS** (Continued)

- 4/16/2020 (See 7/1/2021 Order) *Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.* No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 3/9/2020 (See 7/1/2021 Order) *Revised 4/16/2020; 5/20/2020; 6/19/ 2020; 8/21/2020; 12/17/2020; 3/1/2021.* No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by mortgage loan originator and loan processor or underwriter licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such individuals hold a valid license for such activity through December 31, 2018.
- 7/7/2017 #1 Third party loan processor/underwriter requirements and issues presented by overseas operations.
- 11/30/2016 (*See P.A. 17-38; added provisions re lead generators*) Person who, for compensation or gain, or with the expectation of compensation or gain, takes financial information particular to a consumer or mortgage transaction and becomes the conduit between the consumer and the lender or broker, the person is acting in a broker or origination role and requires the applicable license.
- 11/28/2016 A company and its loan officers that make business purpose investment loans for residential property of 1 to 4 units whereby the borrowers do not occupy the properties as primary or secondary homes would not trigger mortgage licensing requirements for the company or its loan officers.
- 6/25/2015 Licensed mortgage lender that is acquired by an out-of-state bank and becomes a wholly-owned subsidiary of the bank will be exempt from mortgage lender licensure and its mortgage loan originators would be exempt from state-side licensing but would need to be registered.
- 10/7/2014 Federally-insured, out-of-state bank is exempt from Connecticut mortgage licensure requirements, but the loan must comport with all applicable Connecticut laws. Mortgage loan originator would also be exempt from licensing so long as the individual is a W-2 employee of the bank, acts on the bank’s behalf and registered with and maintains a unique identifier on NMLS.

**MORTGAGE LOAN ORIGINATORS/LOAN PROCESSORS/UNDERWRITERS** (Continued)

- 11/25/2013 #2 Summary of § 36a-487 exemptions and branch licensure and notification requirements. Discussion of mortgage loan originator licensure requirements in a federally supervised entity. Discussion of related qualified individual/branch manager mortgage loan originator licensure requirements.
- 9/5/2012 Loan modification personnel of a licensed mortgage lender do not need mortgage loan originator licenses where their activities are limited to renegotiation of mortgage loans on behalf of the lender since no new loans result and they otherwise do not engage in the business of a mortgage loan originator, nor would they need loan processor or underwriter licenses based on the facts presented; loan processor or underwriter licenses are not needed for affiliate employees who perform clerical duties for such loan modification personnel because the loan modification personnel are not required to be licensed or registered mortgage loan originators.
- 8/28/2012 Discussion of branch office and loan processor or underwriter licensing requirements for a licensed mortgage lender to provide other mortgage lenders loan processing or underwriting services at offices located within and outside the U.S.
- 3/26/2012 Disclosures required for a mortgage loan originator who holds a real estate broker license and who may be compensated for referrals.
- 3/16/2012 Corporation's residential mortgage program exclusively for the benefit of its employees qualifies the corporation to be exempt from mortgage lender licensure under § 36a-487(b)(6) and no mortgage loan originator licenses are required despite the "taking of an application" where there is no expectation of compensation or gain.
- 3/8/2012 #1 Individuals who are employees of a temporary staffing agency who perform clerical and support duties on a temporary basis for a mortgage lender or mortgage broker licensee require loan processor/underwriter licensure.
- 10/5/2011 Requirements of certain individuals working on behalf of a licensed debt negotiator to obtain a mortgage loan originator license.
- 5/27/2011 Subsidiary of an Illinois-chartered bank, of which the bank owns 51%, is not exempt from mortgage lender or broker licensure under § 36a-487. Mortgage loan originators who are either licensed or registered need unique identifiers on NMLS.
- 5/19/2011 Licensed mortgage loan originator working for both a professional employer organization and a mortgage licensee complies with § 36a-486(b)(1). The professional employer organization does not have to be licensed as a mortgage lender or broker in order to employ the licensed mortgage loan originator.
- 11/5/2010 To the extent employees of a company that assists lenders with obtaining information from borrowers in connection with loan modifications are taking applications and offering terms of residential mortgage loans, such employees would need to be licensed as mortgage loan originators and the company would need to obtain a mortgage broker license.

**MORTGAGE LOAN ORIGINATORS/LOAN PROCESSORS/UNDERWRITERS** (Continued)

- 11/10/2009 Wholly-owned subsidiary of an FDIC-insured Utah chartered bank is not exempt from state licensure under § 36a-487. Registered mortgage loan originators who are employees will be exempt from state licensure under § 36a-486(b)(2) and attendant education and testing requirements in Connecticut.
- 12/19/2008 Company that makes and brokers loans on mobile homes located on leased land in Connecticut secured only by a UCC 1 filing on the mobile home and not by a mortgage on the leasehold interest is not required to be licensed as a mortgage lender or broker and its loan originators are not required to be licensed. Upon state implementation of the SAFE Act, licensure would be required.
- 3/7/2008 Legality of a real estate agent acting as a loan originator under certain scenarios.
- 6/3/2005 #1 Any location at which an originator regularly represents the licensee's interest by taking loan applications must be licensed. Determination has to be made on a case-by-case basis.
- 1/4/1996 Individual with a criminal conviction does not satisfy the statutory criteria for employment as a loan originator with a first mortgage licensee.

**MORTGAGE SERVICING**

- 10/28/2021 Order establishing requirements and procedures for use of electronic bonds on NMLS by money transmitters, consumer collection agencies, mortgage lenders, mortgage correspondent lenders, mortgage brokers, exempt registrants, mortgage servicers and debt adjusters effective November 1, 2021, and the transition of existing licensees to the electronic bond format no later than March 1, 2022.
- 7/1/2021 Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 3/1/2021 (See 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**MORTGAGE SERVICING** (Continued)

- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**MORTGAGE SERVICING** (Continued)

- 3/9/2020 (See 7/1/2021 Order) **Revised 4/16/2020; 5/20/2020; 6/19/ 2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/30/2019 Certain customer service and administrative services proposed to be done by an offshore division of a licensed mortgage broker may require a mortgage servicer license.
- 1/31/2018 The Department will take a “no action” position regarding the mortgage servicer licensing requirement in § 36a-718 for licensed consumer collection agencies whose servicing of residential mortgage loans is limited to receiving payments from Connecticut consumer debtors on delinquent or defaulted residential mortgage loan debt for a third party or such person’s own account if the indebtedness was acquired from another person and the indebtedness was either delinquent or in default at the time it was acquired; however, consumer collection agencies remain subject to all other requirements and standards imposed on mortgage servicers pursuant to §§ 36a-715 to 36a-719l, as applicable.
- 10/1/2014 Both owners of mortgage servicing rights and owners of mortgage loans for which mortgage servicing rights have been retained, who hire licensed mortgage servicers, are acting indirectly as mortgage servicers and require licensure pursuant to § 36a-718(a).
- 12/16/2013 Mortgage servicing company that takes at least one payment for taxes and insurance premiums and holds it for at least one month must pay the minimum interest on funds held in escrow in accordance with § 49-2b-2 of the Regs.
- 10/20/1989 Confirmation of 9/26/1989 opinion.
- 9/26/1989 Mortgage servicing company is required to pay interest on escrow accounts for loans it originated and sold but continues to service.
- 10/17/1988 #2 § 49-2c(a)(4) does not exempt assignees of mortgage service companies from payment of interest on mortgage escrow accounts of mortgages sold within any year but secured beyond the 1-year period.
- 7/12/1988 #2 P.A. 88-271 makes clear that a mortgage servicing company is required to pay interest on escrow accounts it maintains in connection with mortgage loans entered into in Connecticut.
- 5/8/1987 #2 Mortgage servicing company is exempt from paying interest on an escrow account of those mortgages which the company sells to an unaffiliated purchaser within one year but continues to service beyond one year.

**MORTGAGE SERVICING** (Continued)

- 1/9/1986 #1            § 49-2c(a)(4) does not exempt assignees of mortgage service companies from payment of interest on mortgage escrow accounts of mortgages sold within one year but services beyond a one-year period.
- 7/9/1984 #1            § 49-2c exempts mortgage servicing companies from payment of interest on mortgage escrow accounts of mortgages sold within one year but serviced beyond one-year period.
- 7/2/1984 #2            § 49-2c does not require payment on mortgage escrow accounts by a mortgage servicing company that sells the loans within one year but continues to service them.
- 4/13/1984              Mortgage servicing company which holds funds in escrow must pay interest on those funds unless § 49-2c exceptions are applicable.
- 9/22/1982 #1           § 49-2c exempts mortgage servicing companies from payment of interest on mortgage escrow accounts of mortgages sold within one year but serviced beyond one-year period.

**NAMES OF BANKS, CORPORATIONS AND CREDIT UNIONS**

- 11/21/2016            The Department has no objection to the Bank of England d/b/a Bank of England Mortgage filing with the Secretary of the State with regard to the bank's loan production office activity for its Connecticut locations.
- 10/17/2016 #2        The Department has no objection to the use of the word "bank" by TD Bank USA, National Association for purposes of filing with the Secretary of the State or with the bank servicing for national chain store credit cards.
- 9/27/2016            The Department has no objection to the use of the word "bank" by a Kansas chartered bank that intends to maintain a registered agent with the Secretary of the State to facilitate service of process on consumer collection agency accounts related to the trust accounts it maintains for a Connecticut licensed consumer collection agency.
- 8/17/2016            Prohibition contained in § 35-2 regarding the use of the word "bank" in a trade name does not extend to a corporation and does not require the Commissioner's approval; therefore, no objection to use of "Bridgeview Bank Group" for described purposes.
- 8/3/2015              The prohibition contained in § 35-2 regarding the use of the word "banking" in a trade name does not extend to a corporation and does not require the Commissioner's approval; therefore, no objection to use of "Live Oak Banking Company" for described purposes.
- 5/27/2015            Prohibition contained in § 35-2 regarding the use of the word "bank" in a trade name does not extend to a corporation and does not require the Commissioner's approval; therefore, no objection to use of "Barclays Bank PLC" for described purposes.



**NAMES OF BANKS, CORPORATIONS AND CREDIT UNIONS** (Continued)

- 7/14/2014 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “Pacific Western Bank” for described purposes.
- 10/22/2013 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “CapitalSource Bank” for described purposes.
- 8/28/2013 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “Pacific Premier Bank” for described purposes.
- 11/1/2012 The prohibition contained in § 35-2 regarding the use of the word “banking” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “MBank” for described purposes.
- 3/21/2012 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “The Bank Academy” for described purposes.
- 2/28/2012 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “The Brand Banking Company” for described purposes.
- 2/23/2012 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “Green Dot Bank” for described purposes.
- 1/3/2012 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “Community & Southern Bank” for described purposes.
- 11/22/2011 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “Silicon Valley Bank” for described purposes.
- 2/25/2011 The prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “First Associations Bank in Connecticut” for described purposes.
- 12/10/2010 Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “CIT Bank” for described purposes.

**NAMES OF BANKS, CORPORATIONS AND CREDIT UNIONS** (Continued)

- 4/9/2010 #2            The prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “The Bancorp Bank” for described purposes.
- 12/23/2009 #2        The prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval; therefore, no objection to use of “Ally Bank Corp.,” “GMAC Bank” and “GMAC Automotive Bank” for described purposes.
- 7/3/2008             Prohibition contained in § 35-2 regarding the use of the word “trust” in a trade name does not extend to a statutory trust and does not require the Commissioner’s approval.
- 6/17/2008            Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval.
- 1/8/2008 #3         Commissioner has no objection to the use of the word “bank” in the name of an out-of-state bank that wishes to engage in residential mortgage lending-related activities in Connecticut because the prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation.
- 1/8/2008 #2         Prohibition contained in § 35-2 does not extend to a nonbanking corporation and Title 36a does not contain any provision limiting the use of the word “bank” by out-of-state corporations, nor does it require the Commissioner’s approval for such use.
- 1/8/2008 #1         Commissioner has no objection to the use of the word “bank” in the name of an out-of-state bank that wishes to act in a fiduciary capacity in Connecticut because the prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation.
- 8/14/2006            Prohibition contained in § 35-2 does not extend to a nonbanking corporation and Title 36a does not contain any provision limiting the use of the word “bank” by out-of-state corporations, nor does it require the Commissioner’s approval for such use.
- 6/14/2006            Prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval.
- 5/8/2006             Use of terms such as “bankers” and “banking” in the title of a first and secondary mortgage licensee is acceptable only if additional qualifying terms such as “investment” or “mortgage” are used and the licensee is not subject to the prohibitions in § 35-2.
- 5/2/2006             Neither Title 36a nor 36b contains any provision limiting the use of the word “bank” by foreign corporations.

**NAMES OF BANKS, CORPORATIONS AND CREDIT UNIONS** (Continued)

- 12/9/2005 Prohibition contained in § 35-2 does not extend to a nonbanking corporation and Title 36a nor 36b contains any provision limiting the use of the word “bank” by out-of-state corporations, nor is the Commissioner’s approval required for such use.
- 7/26/2005 Commissioner has no objection to the use of the word “bank” in the name of an out-of-state bank that wishes to act in a fiduciary capacity in Connecticut because the prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation.
- 7/7/2004 Prohibition contained in § 35-2 does not extend to a nonbanking corporation and Title 36a does not contain any provision limiting the use of the word “banc” by out-of-state corporations, nor does it require the Commissioner’s approval for such use.
- 6/4/2004 #1 Neither Title 36a nor 36b contain any provisions limiting the use of the word “bank” by foreign corporations, and the prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval for such use.
- 11/13/2003 #2 Neither Title 36a nor 36b contain any provisions limiting the use of the word “bank” by foreign corporations, and the prohibition contained in § 35-2 regarding the use of the word “bank” in a trade name does not extend to a corporation and does not require the Commissioner’s approval for such use.
- 3/7/2003 Department is not opposed to the use of the word “trust” in the name of a Connecticut-chartered savings bank that is authorized to exercise fiduciary powers, as long as such use will not tend to confuse the public.
- 3/5/2002 Neither Title 36a nor 36b contains any provision limiting the use of the word “bank” or a trade name by foreign corporations.
- 2/20/2002 Titles 35, 36a and 36b do not limit the use of the word “bank” by a corporation, nor do they require the approval of the Commissioner.
- 4/16/1999 Titles 35, 36a or 36b do not limit the use of the word “bank” by a corporation, nor does § 35-2 require the approval of the Commissioner.
- 4/5/1999 #2 Neither Title 36a or 36b contain any provisions limiting the use of the word “bank” by foreign corporations, no do they require the approval of the Commissioner.
- 1/7/1999 #2 Titles 35, 36a or 36b do not limit the use of the word “bank” by a foreign corporation or LLC, nor do they require the approval of the Commissioner.
- 9/1/1998 #1 Use of the term “banc” in the name of a nonbanking corporation does not violate § 35-2.
- 8/8/1997 #1 Neither Title 35 nor Title 36a limit the use of the word “banc” by an out-of-state nonbanking corporation, nor do they require the approval of the Commissioner.

**NAMES OF BANKS, CORPORATIONS AND CREDIT UNIONS** (Continued)

- 10/3/1996 #2D Department does not object to The Bank of New York doing business at its Connecticut branches following the merger of The Putnam Trust Company with and into The Bank of New York as “Putnam Trust, a Bank of New York division”.
- 7/31/1996 #2 Department would entertain a change of name application filed by a Connecticut savings bank that is authorized to exercise fiduciary powers to use the word “trust” in its name, as long as the use would not tend to confuse the public.
- 6/6/1996 #1 Out-of-state bank may, with the Commissioner’s prior approval, use a d/b/a for its branches in Connecticut so long as it includes the name of the bank as set forth on its certificate of incorporation.
- 5/31/1996 Branches of a Connecticut bank may use a d/b/a with the Commissioner’s prior approval so long as it includes the name of the bank as set forth on its certificate of incorporation.
- 4/6/1995 Use of the word “bank” in the name of a limited liability company that is not a banking institution is governed by §§ 34-227 and 35-2.
- 8/4/1994 Use of the name “FGIC Public Trust” by Financial Guaranty Insurance Company does not violate § 35-2 since it is a nonbanking corporation.
- 7/27/1992 Use of trade name by capital stock savings bank does not require compliance with § 36-87.
- 11/20/1991 Neither Title 35 nor Title 36 limit the use of the word “bank” by a corporation.
- 10/10/1989 Title 36 does not limit the use of the word “bank” by out-of-state corporations.
- 2/26/1988 #3 Name change by federal capital stock bank which converts to state capital stock savings bank not governed by § 36-87 or §§ 36-117b and 36-193v does not provide for public notice or regulatory approval of name change by the Department.
- 11/26/1986 Name change by S&L is not subject to approval by the Commissioner.
- CU 7/16/1986 Use of the words “credit union” in the name of a corporation violates § 36-198(b).
- 6/18/1986 #1 Use of the word “trust” in a mortgage lending corporation’s name that does not conduct trust services is impermissible under Connecticut law since it describes corporate powers, purposes and authority which a mortgage lender does not possess.
- CU 4/29/1986 Use of the words “credit union” in the name of a corporation violates § 36-198(b).
- 12/3/1985 #1 Corporation that uses the name “Mortgage Bankers” does not violate § 33-287(a) if corporation is licensed as a nondepository first mortgage lender in Connecticut.
- 7/26/1985 #1 Trade name of BancNewEngland Leasing Group does not violate § 35-2 since it is a nonbanking corporation.

**NAMES OF BANKS, CORPORATIONS AND CREDIT UNIONS** (Continued)

- CU 2/7/1985 #2 Discussion of authority of a credit union to adopt individual names for its branches.
- 10/22/1984 Use of the name "1st Mortgage Banking Corporation" by a secondary mortgage loan broker violates § 33-287.
- 9/19/1984 #1 Use of an identifying phrase in savings bank advertisement constitutes a name change.
- 6/7/1984 #1 No objection to name "Investment Bankers and Brokers, Inc." by a nonbank corporation.
- 3/16/1983 Change of name from "Amity Bank Corp." to "Amity Bank."
- 3/9/1983 Foreign bank may register its corporate name in Connecticut without conflicting with banking laws or regs.
- 2/7/1983 #2 Change in name by an S&L is not subject to review or approval by the Commissioner.
- 1/11/1983 S&Ls do not have to use "Savings and Loan Association" nor are they prohibited from using the word "bank."
- CU 10/25/1982 Insurance company that offers a plan called "C.U. Members Hospital Insurance Plan" is not in violation of § 36-223 nor is it making any fraudulent misrepresentation in violation of the insurance laws.
- 6/18/1982 #1 Name of S&L need not contain the words "savings and loan" and may contain the word "bank."
- 3/30/1982 #2 Names of savings banks discussed.
- 2/17/1982 No objection to name "BancAmerica Mortgage Corporation" by a nonbank subsidiary of BankAmerica Corporation.
- 11/24/1980D Approval of change of name from People's Savings Bank to People's Bank.
- 5/20/1980D Approval of change of name from Tolland Savings Bank to Tolland Bank.

**NONBANK BANKS**

- 12/4/1987 Commissioner's approval is not required for a federal savings bank which converts to a state chartered savings bank to continue to maintain its membership in the FHLB system.
- 12/4/1987 Department will not take action under § 36-563(b) to prevent a federal savings bank which is converting to a state chartered savings bank from electing to be deemed an insured institution under § 408 of the National Housing Act.

**NONBANK BANKS** (continued)

6/18/1986 #2      Commissioner's views on the formation of nonbank banks in Connecticut.

**OPTIONS**

2/13/1990      State bank and trust companies, savings banks and S&Ls can engage in covered option writing.

10/28/1986      Discussion of authority of state bank and trust companies to invest in stock and write call options.

9/7/1984 #2      Discussion of authority of state bank and trust company to purchase stock options from its corporate clients.

8/18/1977      Savings banks may not sell puts.

2/13/1976      Savings banks may invest in and sell call options.

**PARITY/CLOSELY RELATED POWERS**

10/8/2015      A Connecticut bank may, pursuant to § 36a-250(a)(41), act as a finder for certain commercial lending transactions.

7/23/2015      A bank making loans or extensions of credit to its affiliates in excess of the lending limits set forth in § 36a-262 would be allowed under § 36a-250(a)(41) since such loans or extensions of credit would not be subject to the federal lending limits.

7/25/2008      A Connecticut bank may, pursuant to § 36a-250(a)(41), make a loan in excess of the lending limits set forth in § 36a-262(a) where the loan is secured by a pledge of cash deposited in the bank.

4/6/2006 #2      A Connecticut bank is specifically empowered under § 36a-250(a)(15)(A) to act as an agent for an insured depository institution affiliate in receiving deposits, renewing time deposits, closing loans, servicing loans and receiving payments of loans and other obligations, and in so doing, shall not be considered to be a branch of such affiliate, but should file with the Commissioner prior written notice pursuant to § 36a-250(a)(41) of its intention to offer withdrawal services to customers of its affiliated bank.

12/15/2005      If California banks are authorized to engage in commercial property management, then a Connecticut bank would be authorized to engage in such activity subject to the filing and disapproval provisions of § 36a-250(a)(41).

3/30/2005      A Connecticut bank may act as a deposit broker by placing a depositor's funds in CDs at the direction of the depositor, provided it complies with the filing requirements of § 36a-250(a)(41) and such activity has not been disapproved by the Commissioner.

**PARITY/CLOSELY RELATED POWERS** (Continued)

- CU 12/30/2004 #1 Any Connecticut credit union that seeks, pursuant to § 36a-455a(23), to invest in insurance policies to fund employee benefit plans must make application to the Commissioner and include the information required by § 36a-455a(23).
- 8/18/2003 A Connecticut bank may offer courses designed for leadership, managerial and organizational development to external entities, for a fee, and sponsor conferences on financial matters pursuant to § 36a-250(a)(40). In addition, a Connecticut bank may act as a finder by offering, via its website and other means, the public the opportunity to take courses from educational degree-granting institutions, subject to certain conditions, pursuant to § 36a-250(a)(41).
- 6/13/2003 Investment advisory services and full-service securities brokerage are “closely related activities” within the meaning of § 36a-250(a)(40) and a Connecticut bank may transfer, book and maintain its equity investment in a subsidiary that will engage in investment advisory services, full-service securities brokerage activities and certain insurance sales activities, but will not engage in any securities or insurance underwriting activities.
- 12/2/2002 A Connecticut bank seeking to offer debt cancellation contracts and debt suspension agreements should file with the Commissioner prior written notice to engage in such activity under § 36a-250(a)(41).
- 11/14/2002 A Connecticut bank may offer “debt suspension agreements” to its borrowers pursuant to § 36a-250(a)(41) subject to certain conditions.
- 8/14/2002 #1 A Connecticut bank may utilize bank employees as deposit couriers to originate checking accounts at off-site locations.
- 7/9/2002 A Connecticut bank may act as a finder to introduce credit card customers of the bank to magazine subscriptions provided by third parties, subject to certain conditions.
- 11/20/2001 A Connecticut bank may not exceed state law limitations on investments in debt securities and debt mutual funds.
- 11/28/2000 A Connecticut bank may lease and re-lease gold to its customers pursuant to § 36a-250(a)(40) subject to certain conditions.
- 9/22/2000 A Connecticut bank may originate loans in excess of the lending limits set forth in § 36a-262(a) provided the loans shall be subject to all other applicable provisions of that section.
- 3/29/2000 A Connecticut bank may offer certain courier services to its customers through an independent third party.

**PARITY/CLOSELY RELATED POWERS** (Continued)

11/19/1999 #1 Department acknowledges notice filed by a Connecticut bank that it will make and/or purchase participation interest in loans secured by real estate, which loans permit the borrower to make interest-only payments for more than the first 24 months of the loan term.

**PREEMPTION**

10/7/2003 #1 Comment on proposed OCC rule re preemption.

5/14/2002 (**Overruled** by *Wachovia Bank v. Burke*, 414 F.3d 305 (2d Cir. 2005)) Subsidiary of a national bank must hold first and secondary mortgage lender/broker licenses prior to engaging in such activity in Connecticut and would be subject to examination by the Commissioner; OCC preemption rule does not preempt state licensing requirements.

3/26/2002 #2 (**Overruled** by *Wachovia Bank v. Burke*, 414 F.3d 305 (2d Cir. 2005)) Operating subsidiary of a national bank must hold first and secondary mortgage lender/broker licenses prior to engaging in such activity in Connecticut; OCC preemption rule does not preempt state licensing requirements.

3/26/2002 #1 (**Overruled** by *Wachovia Bank v. Burke*, 414 F.3d 305 (2d Cir. 2005)) An operating subsidiary of a national bank must hold first and secondary mortgage lender/broker licenses prior to engaging in such activity in Connecticut; OCC preemption rule does not preempt state licensing requirements.

3/6/1998 (**Overruled** by *Wachovia Bank v. Burke*, 414 F.3d 305 (2d Cir. 2005)) (Department policy **modified** in light of opinion of Attorney General.) An operating subsidiary of a federal savings bank that engages in the first and secondary mortgage business as lender and broker must comply with §§ 36a-486, 36a-511 and 36a-425, notwithstanding the OTS's claim of preemption.

**PUBLICATION**

8/5/1982 State bank and trust company does not comply with § 36-63 by publishing financials in a publication that contains only advertisements.

**REAL ESTATE**

8/15/1994 #1 Commissioner has no objection to a bank retaining properties it purchased without his prior approval since the purchases met the requirements of § 36-130(2).

12/4/1990 #2 Commissioner's approval is not required pursuant to § 36-131 when the sale of real estate by a savings bank involves payment in cash at closing.



**REAL ESTATE** (Continued)

- 6/3/1988 Discussion of Connecticut laws governing investment in real estate development, securities underwriting and brokerage and financial consulting for bank and trust companies and holding company subsidiaries.
- 4/26/1988 To the extent a savings bank's investment in real estate used in the business of the bank and the equipment contained therein exceeds the 33 1/3% of surplus limitation of § 36-130, it may be characterized as an investment under § 36-96(18) or 36-96(21).
- 10/23/1987 #3 While a bank is authorized to develop real estate for use in the business of the bank pursuant to § 36-130, it may do so under the authority of § 36-96(18) or through a subsidiary corporation § 36-96(13).
- 2/23/1987 #1 Bank may develop property it owns for use in the business of the bank pursuant to § 36-130. If the bank only leases 25% of such developed property, such property would still be considered bank property.
- 1/18/1985 #3 Discussion of real estate involvement of Connecticut banks.
- CU 4/26/1983 Expenditures on real estate by a credit union shall be subject to the approval of the Commissioner pursuant to § 36-198(m).
- 10/14/1982 Approval for Savings Bank of Rockville to improve property on its current leasehold.
- 5/3/1982 Profit from sale and leaseback of bank premises is part of savings bank's aggregate surplus accounts under § 36-139.
- 3/30/1981 #1 State bank and trust company may, in joint venture with developer, acquire real estate, develop it and sell it.
- 3/26/1981 #1 State bank and trust company may, in joint venture with developer, acquire real estate, develop it, and sell it.

**RETAIL INSTALLMENT SALES FINANCING ACT**

- 4/13/2015 If a creditor provides a non-authoritative copy of an e-contract that clearly identifies the goods covered and contains a digital watermark of "Paid" or "Cancelled", accompanied by a letter certifying that such contract has been paid or cancelled, then such procedure would appear to satisfy the requirements of § 36a-782. (*See also* 8/19/2014 #1 opinion.)
- 8/19/2014 #1 Discussion of requirements under § 36a-782 for cancelling an electronic retail installment sales contract upon payment in full. (*See also* 4/13/2015 opinion.)
- 4/6/2006 #1 Since § 36a-771(a) requires the signature of the retail buyer, then, pursuant to § 1-272(d) of the Connecticut Uniform Electronic Transactions Act, an electronic signature would satisfy that requirement.

**RETAIL INSTALLMENT SALES FINANCING ACT** (Continued)

- 3/15/2006 #2 Any person who offers guaranteed auto protection insurance would have to comply with various provisions of RISFA.
- 1/13/2006 Use of a starter-interrupt device is permissible under the UCC, however, in using such a device to retake possession of a vehicle, a holder must comply with the requirements of the UCC and all applicable provisions of RISFA.
- 11/16/2005 Negative equity may be financed in a motor vehicle retail installment contract under RISFA and such financing will not require separate licensing as a small loan lender.
- 9/23/2004 #1 Discussion of the requirements under § 36a-782 for canceling an electronic retail installment sales contract upon payment in full.
- 1/16/2003 § 36a-778 limits the delinquency and collection charge for default in the payment of certain types of retail installment contracts.
- 12/20/2002 #1 Motor vehicle retail installment contract may include a debt cancellation agreement provided the seller makes the required disclosures pursuant to Reg. Z.
- 9/13/2002 Financing of warranties does not come under the Commissioner's jurisdiction for retail installment of goods because warranties are not "goods" as defined in § 36a-770(c)(6), but does involve insurance premium financing and comes under the jurisdiction of the Insurance Commissioner.
- 6/25/2001 Discussion of limitation on late fees that may be charged by an out-of-state bank.
- 2/5/1999 Statutory requirements to be taken by a holder of a retail installment contract prior to repossessing a vehicle.
- 5/8/1998 Licensing and other requirements applicable to the financing of manufactured housing.
- 3/24/1998 Licensing and other requirements applicable to the extension of credit through an open-end credit card product.
- 4/3/1995 #1 Company that enters into installment loan contracts would be subject to applicable provisions of Ch. 669, Part XI.
- 7/26/1994 Under RISFA, a creditor may include a provision in the contract permitting the Continued accrual of interest in the event of a default at a rate not more than the contract rate on the outstanding balance to the date of judgment.
- 4/6/1994 Commissioner declined to file an amicus curiae brief in the appeal of a case in which the plaintiff was awarded damages under Ch. 733 and sought additional damages and attorney's fees under UCC and CUTPA.

**RETAIL INSTALLMENT SALES FINANCING ACT** (Continued)

- 7/15/1992 #1 Retail installment contract provision which permits repossession upon default triggered by lender's subjective suspicions does not violate §§ 42-98(a) or 42a-1-208 or public policy.
- 1/18/1985 #2 Balloon payments on motor vehicle retail installment contracts.
- 7/17/1984 Requirements under § 42-85 for retail seller of motor vehicles re finance charges with respect to retail installment contract containing a balloon payment.

**RETENTION OF RECORDS**

- 2/4/2005 Under § 36a-40-3(d)(1)(C) of the Regs, Connecticut banks are only required to retain the notes, loan agreements and other loan documents for all loans until the loans are paid.
- 5/5/2003 Connecticut banks and mortgage companies may comply with record retention requirements by maintaining electronic records; there are no provisions in Title 36a or the regulations thereunder that would prohibit using electronic records for audits or the transfer of loans.
- 5/22/1998 To the extent that § 36a-40-3 of the Regs addresses retention of records relative to community reinvestment, consumer protection, fair lending and branching, it is applicable to the Connecticut branches of a federally chartered out-of-state bank.
- 6/10/1996 Record retention requirements applicable to a bank in various types of merger situations.
- 1/16/1996 Department's statutes and regulations pertaining to retention of records do not address safety requirements in the long-term storage of bank records by a nonaffiliated safe storage facility or the operators of such facilities.
- 3/17/1993 Videocassettes used in video surveillance security systems are the functional equivalent of security camera film and must be retained for 2 years pursuant to §§ 36-2a-4(h)(2)(J), 36-2a-5(h)(2)(J) and 36-2a-6(g)(2)(J) of the Regs.
- 9/26/1990 #2 Savings bank may, in accordance with § 36-2a-5 of the Regs, establish a retention period for stop payment orders and releases for officer's checks, certified checks and teller's checks.
- 6/28/1989 § 36-2a-5(g)(1)(F) of the Regs requires a savings bank to retain all credit records and files on a paid loan other than those records retained under § 36-2a-5(g)(1)(D)(1) of the Regs for 7 years after payment of the loan.
- 6/23/1989 Nonissued ATM cards do not need to be retained since they do not constitute a "record" pursuant to § 36-2a of the CGS and § 36-2a-5 of the Regs.

**RETENTION OF RECORDS** (Continued)

- 5/15/1987 Record retention period pertaining to paid city or town tax bills for state bank and trust companies.
- 4/11/1985 Pursuant to § 36-2a-4 of the Regs, denied loan applications and related information must be retained for 25 months; approved applications for 7 years after full payment of a loan.
- 8/17/1981 #2 Records may be retained on photocopies if photocopy is accurate.

**SAFE DEPOSIT BOXES**

- 8/14/1995 Ability of a co-lessee of a safe deposit box to gain access to the box and its contents upon the death of one or more of the other co-lessees will be determined by the terms of the contract between the bank and its customers, by any applicable probate statutes, and by common law of property and decedents' estates.
- 1/16/1985 Ordinary care required when bank removes and relocates boxes in conjunction with closing of banks.
- 7/27/1982 Private safe deposit company not regulated by the Department.
- 7/22/1982 Private safe deposit company not regulated by the Department.
- 5/18/1982 #1 Private safe deposit company not regulated by the Department.
- 4/27/1982 Private safe deposit company not regulated by the Department.
- 5/26/1981 Law of bailment applies; regs govern retention of records.
- 11/6/1980 Private safe deposit company not regulated by the Department.

**SALES FINANCE COMPANIES**

- 7/1/2021 Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).

**SALES FINANCE COMPANIES** (Continued)

- 3/1/2021 (See 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**SALES FINANCE COMPANIES** (Continued)

- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 3/9/2020 (See 7/1/2021 Order) **Revised 4/16/2020; 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 9/28/2018 Due to inconsistencies with the mandates of federal Regulation B, 12 CFR 1002, *et al.*, the Department takes a “no action” position as to the enforcement of § 97 of P.A. 18-173 taking effect October 1, 2018, requiring sales finance companies to acquire and maintain records concerning the ethnicity, race and sex of applicants for a retail installment contract covering the retail sale of motor vehicles pending guidance from the CFPB and additional time to undertake a review of the appropriate manner and form for which such records shall be acquired, maintained and reported to the Department.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by sales finance company licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.
- 2/10/2014 Company that acquires retail installment contracts from an entity other than the retail seller or installment loan contracts by loan or advance on the security of such contracts would not come within the definition of “sales finance company” and no license would be required.
- 12/12/2005 Depository institution organized and regulated as an industrial bank under Utah law is an “out-of-state bank” as defined in § 36a-2(44) and is exempt from licensing as a sales finance company.
- 5/8/1998 Licensing and other requirements applicable to the financing of manufactured housing.
- 4/3/1995 #1 Company limited to direct lending which would not acquire any retail installment contracts or installment loan contracts would not fall within the definition of a “sales finance company” as defined in § 36a-535.

**SALES FINANCE COMPANIES** (Continued)

- 5/19/1988 #1 Corporation engaged in extending credit directly to customers is not purchasing or acquiring retail installment contracts and therefore need not be licensed as a sales finance company.
- 1/22/1985 Licensing and qualification requirements for purchase of retail installment contracts.
- 1/18/1985 #1 Licensing and qualification requirements for purchase of retail installment contracts.

**SAVINGS BANK LIFE INSURANCE**

- 9/13/1982 Issuance of policy to a trust.

**SECTION 36a-425** (Formerly Section 36-5a.)

- 9/28/2005 Offices of a nonbanking affiliate of a national bank may discuss bank products and answer related questions without such offices being deemed offices or branches of such bank.
- 5/6/2002 Offices of a nonbanking affiliate of out-of-state banks and a Connecticut bank may solicit for fiduciary services, loans, deposits and custody services on behalf of the banks without such offices being deemed offices or branches of such banks.
- 12/20/2000 No action position re establishment under § 36a-425(d) of an office of a national cooperative bank to engage in commercial origination, processing and packaging activities related solely to loans made and serviced in the District of Columbia and guaranteed by the SBA.
- 4/28/1998 No action position re establishment, under § 36a-425(d), of an office to engage in second mortgage activities by a nondepository institution which is an affiliate of an FDIC insured depository institution where the parent holding company is not a bank holding company.
- 7/17/1996 #1 Establishment of an international banking facility at the federal branch of a foreign bank that has elected Connecticut as its home state, and such facility will be part of the federal branch itself and will not be a separate corporate subsidiary of the bank, would fall within the exception provided under § 36a-425(c)(6).
- 8/24/1995 #1 Department will take a “no-action” position with respect to § 36a-425(d) in connection with a federally-chartered savings bank’s proposed establishment of an operating subsidiary, which will engage only in commercial loan production activities, based on the OTS’ position that state laws are preempted with respect to regulating operating subsidiaries of federal savings associations.

**SECTION 36a-425** (Continued)

- 11/3/1994 #2      Where a direct subsidiary of a Connecticut or a federally-chartered bank having its principal office in Connecticut is also an indirect subsidiary of a holding company that owns or controls the parent bank, the exemption contained in § 36-5a(c)(3) applies to the bank subsidiary if the requirements of subsection (c)(3) are otherwise met.
- 8/30/1990      Subsidiary of a bank holding company that seeks to establish an office to engage in providing advice re arranging for the private placement of debt and equity securities and providing advice re mergers and acquisitions must file an application under § 36-5a(d). Commissioner does not have authority to waive filing fee for (d) offices.
- 1/26/1990      Change in the type of customers to be solicited by an approved § 36-5a(d) office does not constitute a change in activities and no further approval is required.
- 1/5/1990      § 36-5a(d) approval is required for a bank holding company subsidiary to offer banking services through an enhanced telephone device.
- 9/7/1989 #1      § 36-5a does not prohibit a leasing company that is neither a banking corporation nor a subsidiary or affiliate of a banking corporation or a bank holding company from making a commercial loan secured by a mortgage on Connecticut real estate.
- 6/30/1988 #2      Loan that encompasses any additional forms of collateral is not excluded from the protection of § 36-5a(g) as long as it is secured by mortgage on real estate and such mortgaged real estate is located in this state.
- 12/23/1987      Approval under § 36-5a(d) is valid indefinitely.
- 11/25/1987 #1      Corporation is not a bank holding company for the purposes of § 36-5a(b) by virtue of its ownership of an entity, although chartered under the banking laws of another state, which neither takes deposits nor makes any loans.
- 9/3/1987      No provisions of the banking laws exempt foreign banking corporations from the requirements of §§ 33-395 through 36-412.
- 7/21/1987 #1      Leasing the space in an office approved pursuant to § 36-5a(d) to an unaffiliated entity does not require an application or further approvals from this office.
- 10/6/1986      Provision of customer services in connection with a package of financial services and products which are authorized under § 36-5a does not require the filing of an application under § 36-5a.
- 9/12/1986 #2      Banks are defined in § 36-5a(b) not by their function but by their charter.
- 4/9/1986      § 36-5a(d) explained.
- 9/3/1985      Nonbanking subsidiary of an out-of-state banking corporation is required to obtain approval of the Commissioner prior to opening an office in this state.



**SECTION 36a-425** (Continued)

- 6/26/1984            Membership of a commercial bank in a nationwide network franchise program must comply with §§ 36-5a and 36-193f.
- 7/21/1983 #2        P.A. 83-411, An Act Concerning Interstate Banking.
- 5/4/1983            Corporation engaged only in making residential mortgage loans and is not depository institution is not a “banking corporation” within meaning of § 36-5a(a).
- 7/26/1982            Nonbank subsidiary of out-of-state savings bank may do business and open offices in Connecticut.
- 6/14/1982            Subsidiary of an out-of-state savings bank may make residential mortgage loans in Connecticut and may establish offices in Connecticut for this purpose.
- 11/25/1980          Penalties for violating § 36-5a discussed.
- 11/23/1979          Out-of-state bank may purchase a loan made by a Connecticut bank; Department lacks jurisdiction to determine if out-of-state bank may use Connecticut courts to sue on loan.

**SECTION 36a-425—Agency Offices**

- 1/30/1995 #1        Department will take a “no action” position against a federal savings bank which operates agency offices pursuant to 12 CFR 545.96 that originate residential mortgage loans.
- 9/16/1992            Based on OTS opinion and approval, the Department takes no-action position with respect to a foreign federal savings association establishing “agency offices” in Connecticut.
- 9/6/1991 #1        Based on OTS opinion, the Department takes no-action position with respect to a foreign federal savings association establishing “agency office” in Connecticut. Federal S&Ls are exempt from the license requirements of §§ 36-224c and 36-440b.

**SECTION 36a-425—“Banking Business”**

- 8/8/2000            Collection agency services are closely related to banking and necessitate § 36a-425(d) approval.
- 1/6/1992 #2        Previously approved § 36-5a(d) office may expand its activities to include negotiation and execution of fiduciary agreement not in conflict with 36-314. Employees of bank holding company or banking affiliates may not use office to engage in banking business.
- 11/20/1991          Investment adviser activities are closely related to banking and necessitate § 36-5a(d) approval.

**SECTION 36a-425—“Banking Business”** (Continued)

- 3/24/1987 #1 Bank that seeks to establish an office to engage in leasing activities pursuant to § 225.25(b)(5) of the FRB’s Reg. Y will be engaging in banking business as defined in § 36-5a(b) and must comply with the provisions of § 36-5a(d).
- 6/27/1984 Approval may be granted under § 36-5a(b) only if the Commissioner determines office will not be used for “banking business.”
- 4/27/1983 #3 Out-of-state bank holding company may not establish wholly-owned Connecticut corporate subsidiary to conduct banking business under § 36-5a(b).
- 6/26/1980 #1 Not “banking business” for nonbank subsidiary of holding company to own bank building and receive rents from bank and other tenants.

**SECTION 36a-425—Corporate Restructuring**

- 3/14/1991 If an internal reorganization results in a new top-tier holding company, a new § 36-5a(d) application must be filed. However, if there are no new offices or activities, there is no fee or counting.
- 3/16/1990 Subsidiary office approved pursuant to § 36-5a(d) does not need additional approval when it is involved in an intercorporate restructuring and the office will not be conducting additional activities.
- 6/19/1989 No additional approvals are required for § 36-5a(d) offices where a holding company merges with another holding company; when one corporate entity is substituted for another as part of a corporate restructuring; corporate restructuring at an office grandfathered under § 36-5a(c)(4); and for a relocation, as long as no new activities are conducted and the old office is closed.
- 9/1/1987 Substitution of one subsidiary for another at an approved § 36-5a(d) office does not require a new application as long as the office conducts no new activities.
- 1/16/1986 Substitution of one corporate entity for another at an approved location does not constitute the establishment of a new 36-5a(d) office.
- 1/7/1985 Office is grandfathered under § 36-5a(c)(4) if it engages in no new activities despite corporate restructuring.

**SECTION 36a-425—Deposit Services**

- 2/25/2015 Department will not take any enforcement action against an out-of-state bank by reason of its accepting deposits from Connecticut residents through the bank’s mobile banking platform.

**SECTION 36a-425—Deposit Services** (Continued)

- 5/6/1999 #2            Out-of-state bank may accept deposits from a Connecticut resident at an out-of-state branch location and require a borrower to maintain a deposit account with the bank as part of its loan commitment without violating Connecticut law, but the bank cannot receive or accept deposits in Connecticut without establishing an approved branch in Connecticut.
- 1/3/1992              Office established under § 36-5a(d) is prohibited by § 36-59(6) from soliciting deposits.
- 10/9/1991 #1        Foreign banking corporation may establish an office through a nonbanking subsidiary pursuant to § 36-5a(d) to solicit loans but would be prohibited from soliciting deposits by § 36-59(6).
- 5/18/1979            Out-of-state bank may solicit deposits in Connecticut as long as deposit is accepted at out-of-state location.

**SECTION 36a-425—Expansions**

- 2/23/1993 #2        Expansion of entities on whose behalf fiduciary services are solicited, with no change in type of activity or customers solicited, is not an expansion within the meaning of § 36-5a(d) requiring additional approval.
- 1/6/1992 #2        Previously approved § 36-5a(d) office may expand its activities to include negotiation and execution of fiduciary agreement not in conflict with 36-314. Employees of bank holding company or banking affiliates may not use office to engage in banking business.
- 4/30/1990            Solicitation of services does not constitute expansion of marketing activities approved under § 36-5a.
- 3/27/1990            Addition of small loan business at an office approved for consumer loans does not require additional § 36-5a approval.
- 1/26/1990            Change in the type of customers to be solicited by an approved § 36-5a(d) office does not constitute a change in activities and no further approval is required.
- 10/12/1989          Approval is not required for a § 36-5a(d) office approved to make consumer mortgages to add commercial mortgages.
- 4/5/1989 #2        § 36-5a(d) office that offers mortgage loans is not expanding its activities if it offers additional types of mortgage loans. Foreign banking corporation may make mortgage loans in Connecticut in its own name but may not do so by utilizing the Connecticut office of its subsidiary.
- 9/23/1988            Office that expands beyond the activities for which it received approval must seek approval to engage in additional activities pursuant to § 36-5a(d) but is neither required to pay a filing fee nor does the 2-office limit apply.

**SECTION 36a-425—Expansions** (Continued)

- 4/11/1988 Solicitation of credit cards is merely the solicitation of open-end credit, another form of consumer credit.
- 2/3/1988 #2 Assignment of loan commitment to parent bank does not constitute an expansion of the activities of the subsidiary offices approved or grandfathered under § 36-5a.
- 12/9/1987 Addition of secondary mortgage banking to first mortgage banking does not constitute an expansion of the activities of an office approved under § 36-5a(d).
- 5/16/1986 New § 36-5a(d) filing is not necessary when a holding company adds a subsidiary to an office approved pursuant to § 36-5a(d) that will only conduct activities already approved for that location.
- 7/25/1985 Servicing of receivables by sales finance office does not constitute an expansion of activities and therefore does not require additional approval under § 36-5a.
- 11/8/1983 #2 Subsidiary of an out-of-state bank holding company that purchases open-end and closed-end retail installment contracts is not engaged in a new activity under § 36-5a(c)(4).
- 11/3/1983 Expansion of activities beyond those actually engaged in on 3/1/1983 constitutes the establishment of an office requiring the Commissioner's approval.

**SECTION 36a-425—Fiduciary Services**

- 2/23/1993 #3 Out-of-state bank may act as a corporate indenture trustee in Connecticut for debt financing instruments pursuant to § 45a-206 and establish a nonbank subsidiary office pursuant to § 36-5a(d), but bank employees may not conduct banking business from the nonbank subsidiary office.
- 3/26/1992 Neither Ch. 652 nor § 36-5a would apply to corporation that is not affiliated with a bank or bank holding company and which does not intend to have or exercise fiduciary powers in this state.
- 1/6/1992 #2 Previously approved § 36-5a(d) office may expand its activities to include negotiation and execution of fiduciary agreement not in conflict with § 36-314. Employees of bank holding company or banking affiliates may not use office to engage in banking business.
- 7/15/1985 Out-of-state institution that qualifies to act as a trustee in Connecticut under § 45-191 would not be in violation of § 36-5a.
- 9/4/1984 Conditions under which an out-of-state bank may act as a trustee in Connecticut.
- 5/21/1984 Conditions under which an out-of-state bank may act as trustee in Connecticut.

**SECTION 36a-425—Fiduciary Services** (Continued)

- 11/12/1982 #1 If out-of-state banking corporation does qualify under § 45-191, § 36-5a permits that banking corporation to act as executor or trustee in Connecticut.
- 10/26/1981 Certificate of reciprocity allowing Rhode Island bank to qualify as executor or trustee in Connecticut under § 36-5a.
- 8/3/1978 Discussion of whether an out-of-state bank may serve as an indenture trustee under an indenture involving Connecticut real estate.

**SECTION 36a-425—Grandfathered Offices**

- 6/27/1990 Pursuant to § 36-5a(c)(4), the provisions of § 36-5a(b) does not apply to a banking corporation which required and which had received all requisite state and federal authorizations and was open for business prior to 6/1/1984.
- 6/19/1989 No additional approvals are required for § 36-5a(d) offices where a holding company merges with another holding company; when one corporate entity is substituted for another as part of a corporate restructuring; corporate restructuring at an office grandfathered under § 36-5a(c)(4); and for a relocation, as long as no new activities are conducted and the old office is closed.
- 7/29/1988 #2 When a holding company acquires another, thereby acquiring grandfathered offices in Connecticut, the grandfather provision does not extend to the new holding company. Accordingly, the new holding company would be required to file applications pursuant to § 36-5a(d) but would not be required to pay the filing fee nor would the 2-office limit be imposed since the purpose of the transaction was not to establish offices.
- 2/17/1988 No approval is necessary for the relocation of a grandfathered office.
- 5/5/1987 Subsidiary of a bank holding company which engages in leasing activities prior to the grandfather date set forth in § 36-5a(c)(4) then seeks to engage in a new activity subsequent to grandfather date must apply for a new office pursuant to § 36-5a(d).
- 1/7/1985 Office is grandfathered under § 36-5a(c)(4) if it engages in no new activities despite corporate restructuring.
- 11/29/1984 #6 Office that was authorized to make consumer loans and was grandfathered pursuant to § 36-5a(c)(4) does not lose its authorization under the grandfather provision by offering an additional type of consumer loan.
- 10/10/1984 #2 Opening of a new subsidiary in an existing office does not fall within the grandfather provision of § 36-5a(c)(4).
- 6/6/1980 Intercorporate restructuring of grandfathered activities by nonbank subsidiaries of a holding company are permitted under the holding company moratorium.

**SECTION 36a-425—Investment Services**

- 11/20/1991 Investment adviser activities are closely related to banking and necessitate § 36-5a(d) approval.
- 8/30/1990 Subsidiary of a bank holding company that seeks to establish an office to engage in providing advice re arranging for the private placement of debt and equity securities and advice re mergers and acquisitions must file an application under § 36-5a(d). Commissioner does not have the authority to waive filing fee for (d) offices.
- 5/2/1989 #1 Permissibility of bank holding company subsidiary leasing space from Connecticut chartered banks to provide full service brokerage to the community.
- 8/18/1988 S&L holding company subsidiary entering into securities services agreement with service corporation is subject to § 36-5a(d).

**SECTION 36a-425—Loan Services**

- 11/10/2005 #2 Pursuant to § 36a-425(a), a foreign banking corporation would not be deemed to be transacting business in Connecticut when it enters into Murabaha transactions, which are loans within the meaning of § 36a-2(39), or Ijara transactions, which are functionally equivalent to secured real estate lending.
- 3/6/1998 (**Overruled** by *Wachovia Bank v. Burke*, 414 F.3d 305 (2d Cir. 2005)) (Department policy **modified** in light of opinion of Attorney General.) Operating subsidiary of a federal savings bank that engages in the first and secondary mortgage business as lender and broker must comply with §§ 36a-486, 36a-511 and 36a-425, notwithstanding the OTS's claim of preemption.
- 11/3/1994 #1 Pursuant to § 36-5a(c)(3), Commissioner's approval under § 36-5a is not required to establish offices of a nondepository first mortgage lender that is both a direct subsidiary of a Connecticut bank or a federally-chartered bank having its principal office in Connecticut, and an indirect subsidiary of the bank's parent holding company.
- 12/11/1992 Department will not opine whether an out-of-state banking institution's non-purpose loan program constitutes the transaction of business for purposes of § 36-5a(a).
- 10/21/1991 #1 § 36-5a(d) approval is necessary for a foreign banking corporation and its nonbanking subsidiary to take loan applications, conduct property appraisals and assemble credit documentation. No § 36-5a approval is necessary to have loans closed by Connecticut attorneys as long as no location is held out or advertised to the public as an office.
- 10/9/1991 #1 Foreign banking corporation may establish an office through a nonbanking subsidiary pursuant to § 36-5a(d) to solicit loans but would be prohibited from soliciting deposits by § 36-59(6).

**SECTION 36a-425—Loan Services** (Continued)

- 9/6/1991 #2 Foreign corporation that makes mortgage loans but does not take deposits is not a “foreign banking corporation” for purposes of § 36-5a(g).
- 3/27/1990 Addition of small loan business at an office approved for consumer loans does not require additional § 36-5a approval.
- 2/23/1990 #1 Bank that makes mortgage loans in Connecticut but does not have any offices in Connecticut would not be deemed to be transacting business by virtue of § 36-5a(g). A bank that contracts with instate entities to purchase loans made by such entities may not be transacting business pursuant to § 36-5a(a).
- 10/12/1989 Approval is not required for a § 36-5a(d) office approved to make consumer mortgages to add commercial mortgages.
- 9/7/1989 #1 § 36-5a does not prohibit a leasing company that is neither a banking corporation nor a subsidiary or affiliate of a banking corporation or a bank holding company from making a commercial loan secured by a mortgage on Connecticut real estate.
- 4/5/1989 #2 § 36-5a(d) office that offers mortgage loans is not expanding its activities if it offers additional types of mortgage loans. Foreign banking corporation may make mortgage loans in Connecticut in its own name but may not do so by utilizing the Connecticut office of its subsidiary.
- 12/2/1988 #1 No § 36-5a approval is necessary for a foreign banking corporation and its subsidiary to originate mortgage loans via telephone from employees’ homes and have those loans closed by Connecticut attorneys as long as no location is held out or advertised to the public as an office.
- 10/19/1988 Foreign bank that purchases loans from a mortgage company located outside Connecticut may not avail itself of the loan participation/purchase exception but, nonetheless, may not be transacting business in this state.
- 6/30/1988 #2 Loan that encompasses additional forms of collateral is not excluded from the protection of § 36-5a(g) as long as it is secured by mortgage on real estate and such mortgaged real estate is located in this state.
- 4/11/1988 Solicitation of credit cards is merely the solicitation of open-end credit, another form of consumer credit.
- 2/26/1988 #1 Providing operational support under § 36-5a(d) to out-of-state financial institutions that make mortgage loans secured by Connecticut real estate does not require an application or further approvals from this office.
- 2/3/1988 #2 Assignment of loan commitment to parent bank does not constitute an expansion of the activities of the subsidiary offices approved or grandfathered under § 36-5a.
- 12/9/1987 Addition of secondary mortgage banking to first mortgage banking does not constitute an expansion of the activities of an office approved under § 36-5a(d).

**SECTION 36a-425—Loan Services** (Continued)

- 7/7/1987 Foreign bank that makes share loans to cooperative owners is not transacting business in this state because such loans will be considered mortgage loans secured by real estate within the meaning of § 36-5a(g).
- 5/20/1987 #2 In light of the practical difficulty in regulating the proceeds of loans made pursuant to § 36-5a(g), Department will no longer look to the proceeds of such loans in determining their legality.
- 7/3/1986 #1 **(Superseded by 5/20/1987 #2)** Use of the loan proceeds would determine when a refinanced loan is a residential mortgage loan for purposes of § 36-5a(g).
- 6/16/1986 Loan production offices of out-of-state banking corporations or holding companies must comply with the provisions of § 36-5a. § 36-5a would not apply to independent loan solicitation companies.
- 4/24/1986 #1 Nonbank subsidiary of an out-of-state bank holding company may make residential mortgage and construction loans in Connecticut pursuant to § 36-5a(g).
- 2/13/1986 § 36-5a(g) authorizes out-of-state financial institutions to refinance a multi-family dwelling.
- 8/15/1985 § 36-5a(c) permits an office of a subsidiary of a federal S&L to engage in secondary mortgage lending in Connecticut.
- 8/12/1985 #2 Out-of-state S&L may be an assignee of mortgage loans made by a Connecticut corporation pursuant to § 36-5a(a).
- 7/25/1985 Servicing of receivables by sales finance office does not constitute an expansion of activities and does not require additional approval under § 36-5a.
- 4/26/1985 #3 Authority under § 36-5a(g) to make a mortgage loan on residential real estate includes refinancing.
- 3/5/1985 #1 State bank and trust company may serve as a mortgage broker for an out-of-state bank without violating § 36-5a.
- 11/29/1984 #6 Office that was authorized to make consumer loans and was grandfathered pursuant to § 36-5a(c)(4) does not lose its authorization under the grandfather provision by offering an additional type of consumer loan.
- 11/14/1984 #2 § 36-5a(g) authorizes an out-of-state financial institution to make a mortgage loan on property that is under construction as a residential condominium.
- 5/30/1984 #1 Nonbank subsidiary of an out-of-state bank holding company that makes conventional commercial real estate loans in Connecticut secured by mortgages on commercial real estate located in Connecticut is not transacting business in violation of § 36-5a(a).



**SECTION 36a-425—Loan Services** (Continued)

- 5/14/1984 Out-of-state banks may take mortgages on principal of foreign residential property in Connecticut to secure commercial loans to an out-of-state corporation.
- 2/24/1984 Commercial loan made by an out-of-state bank to an out-of-state corporation secured by an indenture on the principal's residential property in Connecticut is not prohibited by Connecticut law.
- 1/17/1984 #2 Nonbank subsidiary of an out-of-state federal S&L may open an office in Connecticut to make secured and unsecured commercial loans.
- 11/28/1983 #2 Nonbank subsidiary of an out-of-state S&L may establish offices in Connecticut to make residential mortgage loans.
- 11/28/1983 #1 Nonbank subsidiary of an out-of-state S&L may establish an office in Connecticut to engage in commercial real estate lending.
- 11/8/1983 #2 Subsidiary of an out-of-state bank holding company that purchases open-end as well as closed-end retail installment contracts is not engaged in a new activity under § 36-5a(c)(4).
- 5/4/1983 Corporation engaged only in making residential mortgage loans and is not depository institution is not a "banking corporation" within meaning of § 36-5a(a).
- 3/25/1983 #1 "Residential mortgage loan" as used in § 36-5a(e) does not include second mortgage home improvement loans or other equity loans secured by second mortgages on Connecticut residential properties.
- 10/13/1982 #1 Nonbank subsidiary of foreign bank may make mortgage loans in Connecticut under § 36-5a, P.A. 81-124, 82-95.
- 9/7/1982 #2 Loan solicitation business by out-of-state corporation not affiliated with bank or bank holding company is not in violation of § 36-5c.
- 6/14/1982 Subsidiary of an out-of-state savings bank may make residential mortgage loans in Connecticut and may establish offices in Connecticut for this purpose.
- 11/27/1981 #2 Out-of-state bank may make mortgage loans in Connecticut to construct condos or apartments under P.A. 124.
- 7/2/1980 Out-of-state bank may be participant in or assignee of mortgage loans made in Connecticut.
- 11/23/1979 Out-of-state bank may purchase a loan made by a Connecticut bank; Department lacks jurisdiction to determine if out-of-state bank may use Connecticut courts to sue on loan.
- 1/19/1978 Out-of-state person may take mortgage on Connecticut real estate to secure pre-existing debt.

**SECTION 36a-425—Mergers/Acquisitions**

- 3/19/1990 #3 Banking corporation that acquires a banking corporation which received § 36-5a(d) approval to establish an office of a subsidiary in Connecticut is required to file an application pursuant to § 36-5a(d) to maintain the subsidiary office in Connecticut; however, if the acquisition is not for the purpose of establishing an office, no application fee is required.
- 6/19/1989 No additional approvals are required for § 36-5a(d) offices where a holding company merges with another holding company; when one corporate entity is substituted for another as part of a corporate restructuring; corporate restructuring at an office grandfathered under § 36-5a(c)(4); and for a relocation, as long as no new activities are conducted and the old office is closed.
- 7/29/1988 #2 When a holding company acquires another, thereby acquiring grandfathered offices in Connecticut, the grandfather provision does not extend to the new holding company. Accordingly, the new holding company would be required to file applications pursuant to § 36-5a(d) but would not be required to pay the filing fee nor would the 2-office limit be imposed since the purpose of the transaction was not to establish offices.
- 1/5/1988 Position of the Department that the acquisition of a mortgage lending company by a bank holding company necessitates the filing of one application under § 36-5a(d) and the payment of the filing fee, and such application will count as one “office” for the purposes of § 36-5a(d) regardless of the number of offices the mortgage lender has in Connecticut.
- 11/3/1987 No further approval under § 36-5a(d) is required where the surviving corporation of a merger is substituted for the merged corporation at an approved § 36-5a(d) office.
- 3/9/1987 Acquisition by a Connecticut bank holding company of a small business investment company through the formation of a wholly-owned subsidiary that will merge with and into the investment company requires the filing of § 36-5a(b) and (d) application.
- 5/9/1986 In-state bank subsidiaries of an out-of-state holding company acquired pursuant to Ch. 662c, interstate banking statutes, would be exempt from the prohibition of § 36-5a(b) by § 36-5a(c)(1). Subsidiaries of the bank would be exempt from the prohibition pursuant to § 36-5a(c)(3).

**SECTION 36a-425—“Office”**

- 5/18/2016 New York chartered bank will not be deemed to be “transacting business” under § 36a-425 by establishing a “hoteling office” for employees to use in lieu of working from home.
- 7/2/2015 Neither the change of name of an out-of-state bank nor lack of mortgage loan origination personnel has a material impact on the analysis issued by the Department on 6/12/2008 that the activities of the bank would not be prohibited by § 36a-425(a) or run afoul of § 36a-425(b).

**SECTION 36a-425—“Office”** (Continued)

- 1/15/2015 #2 If an out-of-state bank does not advertise or hold out certain locations as offices, it will not be establishing an “office” within the meaning of § 36a-425 and does not need to seek approval under § 36a-412.
- 7/14/2014 Out-of-state bank that (1) acquired another out-of-state bank with a Connecticut location for which the Department previously provided an opinion in which it determined the out-of-state bank was not establishing an “office” within the meaning of § 36a-425 and did not need to seek approval under § 36a-412 for a branch and (2) has not changed the nature of the activities at the Connecticut location of the out-of-bank, is not establishing an “office” within the meaning of § 36a-425 and does not need to seek approval under § 36a-412 for a branch.
- 2/25/2011 An out-of-state bank who has employees who work from their Connecticut homes would not be establishing an office in this state to conduct banking business within the meaning of § 36a-425 as long as the bank does not advertise or hold out the employees’ homes as offices the bank.
- 6/12/2008 Authority of a foreign banking corporation to make loans implicitly includes the authority to broker loans. Location where a bank’s loan originators work but that is not held out to the public as an office, through signage, cards, advertisements or telephone listings, is not an office.
- 3/27/2002 If an out-of-state bank does not advertise or hold out closing and funding locations as offices, it will not be establishing an “office” within the meaning of § 36a-425 and does not need to seek approval under § 36a-412 for a branch.
- 5/6/1999 #2 If an out-of-state bank does not advertise or hold out closing and funding locations as offices, it will not be establishing an “office” within the meaning of § 36a-425 and does not need to seek approval under § 36a-412 for a branch.
- 3/6/1991 No authority under Connecticut law for a foreign banking corporation to change the status of the office of its nonbank subsidiary in Connecticut to an office of the bank.
- 2/23/1990 #3 Client meeting place by appointment only at which transactions will not be completed would not constitute an “office”; no § 36-5a approval would be required.
- 6/7/1989 § 36-5a approval is required for a bank holding company subsidiary establishing designated manned locations in leased space within Connecticut. Unstaffed “nonhub” offices are not considered offices subject to § 36-5a approval.
- 12/2/1988 #1 No § 36-5a approval is necessary for a foreign banking corporation and its subsidiary to originate mortgage loans via telephone from employees’ homes and have those loans closed by Connecticut attorneys as long as no location is held out or advertised to the public as an office.
- 5/18/1988 Call forwarding service does not amount to establishment of an office in Connecticut for the purposes of § 36-5a(d).

**SECTION 36a-425—“Office”** (Continued)

- 2/26/1988 #2      Subsidiary of a Massachusetts savings bank that maintains no physical location in Connecticut, but employs Connecticut residents who may make or receive telephone calls from clients at their home is not establishing offices under § 36-5a(b).
- 1/5/1988            It is the position of the Department that the acquisition of a mortgage lending company by a bank holding company necessitates the filing of one application under § 36-5a(d) and the payment of the filing fee and such application will count as one “office” for the purposes of § 36-5a(d) regardless of the number of offices the mortgage lender has in Connecticut.
- 9/24/1987 #2      Payroll payments by a bank holding company to a bank’s residential mortgage department employees does not constitute the establishment of an office under § 36-5a(d). If those offices assume the identity of the bank holding company, then such offices would be subject to the provisions of § 36-5a(d).
- 7/16/1987          Temporary presence of on-site representatives or permanent presence of kiosk to provide information re package of products and services at location of employer whose employees are offered the products and services does not constitute establishment of an office within the meaning of § 36-5a(d).
- 2/27/1987 #1      Out-of-state bank may not establish a branch in Connecticut, however it may open an office pursuant to § 36-5a(b) or 36-5a(d).
- 10/24/1986        National banking association that has its principal office and all branches outside of Connecticut, which is present in Connecticut for the sole purpose of engaging in lease transactions, would not be establishing an office in Connecticut.
- 4/28/1986          Definition of one office pursuant to § 36-5a(d).
- 1/16/1986          Substitution of one corporate entity for another at an approved location does not constitute the establishment of a new § 36-5a(d) office.
- 11/27/1984 #3     Relocation of an existing office does not constitute a new office within the provisions of § 36-5a(d).
- 11/3/1983          Expansion of activities beyond those actually engaged in on 3/1/1983 constitutes the establishment of an office requiring the Commissioner’s approval.
- 10/14/1983        What constitutes an “office” under § 9 of P.A. 83-411.

**SECTION 36a-425—Relocations**

- 6/19/1989 No additional approvals are required for § 36-5a(d) offices when a holding company merges with another holding company; when one corporate entity is substituted for another as part of a corporate restructuring; corporate restructuring at an office grandfathered under § 36-5a(c)(4); and for a relocation, as long as no new activities are conducted and the old office is closed.
- 5/2/1989 #2 No approval is necessary to relocate an approved § 36-5a(d) office; relocation does not constitute an office for the 2-per-year limitation.
- 6/21/1988 Relocation of an existing § 36-5a(d) office does not require the Department's approval.
- 2/17/1988 No approval is necessary for the relocation of a grandfathered office.
- 11/20/1987 Relocation of an existing approved § 36-5a(d) office does not require further approval.
- 11/27/1984 #3 Relocation of an existing office does not constitute a new office within the provisions of § 36-5a(d).
- 1/5/1984 Relocation of an ongoing office does not require approval pursuant to § 36-5a(d).

**SECTION 36a-425—"Transacting Business"**

- 5/18/2016 New York chartered bank will not be deemed to be "transacting business" under § 36a-425 by establishing a "hoteling office" for employees to use in lieu of working from home.
- 8/3/2015 If an out-of-state bank is authorized to act under § 42-202(b), then it would not be prohibited by § 36a-425(a) from transacting business in Connecticut.
- 5/27/2015 Foreign banking corporation would not be deemed to be transacting business in Connecticut by engaging in commercial lending.
- 1/15/2015 #2 Pursuant to § 36a-425, a foreign banking corporation would not be deemed to be transacting business in Connecticut by making loans.
- 10/7/2014 Federally-insured, out-of-state bank making a residential mortgage loan secured by property in Connecticut would not be deemed to be transacting business in Connecticut for purposes of § 36a-425.
- 9/10/2014 Out-of-state bank is not transacting business within the meaning of § 36a-425(a) by virtue of making a commercial loan secured by commercial property in Connecticut to an out-of-state corporation.

**SECTION 36a-425—“Transacting Business”** (Continued)

- 12/2/2011 #1 Out-of-state, FDIC-insured bank that originates and closes loans in Connecticut directly with no physical presence in Connecticut is exempt from licensing as a mortgage lender, mortgage correspondent lender or mortgage broker by § 36a-486. In addition, the bank would not run afoul of the general prohibition against a foreign banking corporation transacting business in this state under § 36a-425(a). If closing and funding locations are not held out as offices, the bank will not be establishing an office to conduct “banking business” within the meaning of § 36a-425 and would not require branch approval under § 36a-412.
- 12/10/2010 Utah bank that funds commercial loans and leases to companies in Connecticut would not be deemed to be transacting business in Connecticut for purposes of § 36a-425(a).
- 4/9/2010 #2 Equipment leasing by an out-of-state bank does not constitute transacting business in this state for purposes of § 36a-425(a).
- 12/23/2009 #2 The advertising and offering by a foreign banking corporation of various depository products and the solicitation of deposits via mail, email and telephone and web banking does not constitute transacting business under § 36a-425(a).
- 6/15/2007 Foreign banking corporation would not be deemed to be transacting business in Connecticut when it conducts loan production activity for insurance premium finance loans in Connecticut.
- 11/10/2005 #2 Pursuant to § 36a-425(a), a foreign banking corporation would not be deemed to be transacting business in Connecticut when it enters into Murabaha transactions, which are loans within the meaning of § 36a-2(39), or Ijara transactions, which are functionally equivalent to secured real estate lending.
- 10/22/2004 #1 Pursuant to § 36a-425(a), a foreign banking corporation would not be deemed to be transacting business in Connecticut when it finances insurance premiums for businesses in Connecticut from its offices in Illinois.
- 8/13/2003 Pursuant to § 36a-425(a), a foreign banking corporation would not be deemed to be transacting business in Connecticut when it conducts credit investigations for loans it intends to make or loans or retail installment contracts it intends to purchase, or purchases retail installment contracts made by car dealerships in Connecticut.
- 2/27/2003 Change in the administrative support of an employee in Connecticut of a trust company from Washington to New York will not alter the trust company’s status as set forth in 5/29/2002 letter.
- 5/29/2002 Bank limited to fiduciary powers does not establish an office under § 36a-425(b) or a de novo branch under § 36a-410 when its employee functions solely in a sales and marketing capacity from a leased space in Connecticut and the space is not held out as an office of the bank, nor do such activities constitute “transacting business” under § 36a-425(a).

**SECTION 36a-425—“Transacting Business”** (Continued)

- 3/27/2002 Pursuant to § 36a-425(a), a foreign banking corporation would not be deemed to be transacting business in Connecticut when it makes residential mortgage loans to borrowers in Connecticut from its offices in Maryland or by advertising its loan products in Connecticut.
- 3/5/2002 Foreign banking corporation that will have no offices in Connecticut and will not function as a depository in this state, which engages in the business of equipment leasing in Connecticut, is not transacting business for the purposes of § 36a-425(a).
- 2/13/2002 #2 Solicitation by an out-of-state bank of its affiliate’s employees in Connecticut by offering its loan and depository products (including web banking) via the mail, e-mail and telephone does not constitute transacting business in Connecticut in violation of § 36a-425.
- 8/10/1998 Foreign banking corporation with no offices in Connecticut which markets certain bonds to individuals in this country who are nationals of the bank’s home country is not transacting business for the purposes of § 36a-425(a).
- 7/2/1997 Advertising of certain depository products in Connecticut and opening of accounts by telephone or mail by an out-of-state bank is not prohibited by § 36a-425.
- 6/18/1997 #2 Foreign banking corporation, with no offices located in Connecticut, which markets NOW accounts and money market accounts to Connecticut residents from its out-of-state locations, is not transacting business for the purposes of § 36a-425(a).
- 5/22/1997 Foreign banking corporation, with no offices located in Connecticut, which markets CDs and passbook or statement savings accounts to Connecticut residents from its out-of-state locations, is not transacting business for purposes of § 36a-425(a).
- 6/19/1996 Department will not issue a letter of certification stating that an out-of-state national banking association is authorized to purchase municipal tax liens or otherwise conduct business in Connecticut since this activity may constitute transacting business in Connecticut pursuant to § 36a-425(a).
- 8/24/1995 #2 Based on § 36a-425(a), a foreign banking corporation would not be deemed to be transacting business in Connecticut when it solicits and makes commercial and residential first mortgage loans and provides secured lines of credit to borrowers in Connecticut from its offices in Massachusetts.
- 8/9/1994 Department will not opine whether an off-shore bank which plans to advertise and offer a wide-range of banking products, and has no office in Connecticut, is transacting business for purposes of § 36-5a(a).
- 2/23/1993 #1 Department will not opine whether an out-of-state bank which solicits credit advance business through the mail, and has no office in Connecticut, is transacting business for purposes of § 36-5a(a).

**SECTION 36a-425—“Transacting Business”** (Continued)

- 5/20/1991 Department will not opine as to what constitutes “transacting business” nor will it opine on what “making” means under § 36-5a(g).
- 8/22/1990 Out-of-state national bank is prohibited from transacting business in Connecticut by § 36-5a(a) and requires approval under § 36-5a(b) or 36-5a(d) to open an office.
- 2/23/1990 #1 Bank that makes mortgage loans in Connecticut but does not have any offices in Connecticut would not be deemed to be transacting business by virtue of § 36-5a(g). Bank that contracts with instate entities to purchase loans made by such entities may not be transacting business pursuant to § 36-5a(a).
- 11/28/1988 Department will not opine on whether soliciting for CDs is transacting business by an off-shore bank.
- 10/19/1988 Foreign bank that purchases loans from a mortgage company where such mortgage company is located outside Connecticut may not avail itself of the loan participation/purchase exception but, nonetheless, may not be transacting business in this state.
- 7/7/1987 Foreign bank that makes share loans to cooperative owners is not transacting business in this state because such loans will be considered mortgage loans secured by real estate within the meaning of § 36-5a(g).
- 5/30/1984 #1 Nonbank subsidiary of an out-of-state bank holding company that makes conventional commercial real estate loans in Connecticut secured by mortgages on commercial real estate located in Connecticut is not transacting business in violation of § 36-5a(a).
- 11/4/1983 #1 Department will not determine whether offer and sale of CDs by out-of-state S&L constitutes “doing business.”
- 3/10/1983 #2 Solicitation of loans by foreign banks in Connecticut may be “doing business” under civil “doing business” criteria, but not the jurisdiction of the Commissioner.
- 2/21/1980 Department will not determine if specific facts constitute “transacting business” in Connecticut by an out-of-state bank.
- 2/15/1980 #3 Department will not determine if specific facts constitute “transacting business” in Connecticut by an out-of-state bank.

**SHARES—Credit Union**

- CU 2/5/1990 #1 Connecticut chartered credit unions do not have authority to exclude a share from insurance coverage.
- CU 10/31/1984 #2 Credit union may have shares with different par values, and the minimum par value of a share shall be \$5 or a multiple thereof.



**SMALL LOANS**

- 9/22/2023 Extension of no-action period previously set forth in Industry Guidance dated 9/11/23 for earned wage access providers requiring small loan licensure as a result of P.A. 23-126.
- 9/11/2023 (*See* Supplemental Guidance 9/22/2023) Industry Guidance that further explains the various requirements set forth in P.A. 23-126 and sets forth a no-action position for persons that newly require licensure for small loan activities as a result of P.A. 23-126.
- 5/16/2023 Guidance setting forth specific circumstances under which small loan licensure is not required for an entity facilitating “tip” model lending.
- 5/5/2023 Affiliates of small loan licensee engaged in origination, servicing and collection, advertising, marketing and lead generation require small loan licensure. Affiliates of small loan licensee which don’t engage in any consumer-facing activities set forth in subdivisions (1), (2), (3) and (6) of § 36a-556(a) may qualify for the passive buyer exemption and affiliates which receive payments on the small loans directly from consumers will not qualify for passive buyer exemption. The Department requires disclosure of all individuals that exercise control over a small loan licensee or own directly or indirectly 10% or more of the licensee, as set forth in the definition of control person in § 36a-555(5).
- 2/16/2022 Credit cards issued by a bank that are marketed and offered at locations of a licensed small loan lender through the licensee’s affiliate would not be considered small loans under § 36a-555(11). However, the Commissioner is unable to conclude that such partnership would not permit or easily facilitate evasion of the statutory provisions of §§ 36a-555 to 36a-573, inclusive, and declines to authorize such activity pursuant to § 36a-560(4)(C).
- 7/1/2021 Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 3/1/2021 (*See* 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**SMALL LOANS** (Continued)

- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.

**SMALL LOANS** (Continued)

- 3/9/2020 (See 7/1/2021 Order) **Revised 4/16/2020; 5/20/2020; 6/19/ 2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 12/5/2017 Applicability of the passive buyer exemption in § 36a-557(a)(4) to an entity that purchased a pool of bank originated private student loans and the necessity of a student loan servicer license.
- 10/26/2017 A company that purchases consumer credit accounts where the debtor has filed for bankruptcy, and the purchased accounts constitute “small loans”, the company may only claim the passive buyer exemption from the small loan licensing requirement when it acquires the small loans from a person licensed or exempt from licensing by certain provisions of § 36a-557 and receives payment on the accounts through a bankruptcy trustee pursuant to a bankruptcy plan.
- 1/14/2015 It is illegal to collect on consumer loans which violate Connecticut’s small loan regulatory scheme or to receive payment processing fees not contemplated by a consumer’s underlying debt contract. A person is prohibited from directly or indirectly assisting or aiding and abetting any person in conduct prohibited by §§ 36a-555 to 36a-573, inclusive.
- 12/2/2014 Company that advances a maximum of \$500 to taxpayers in connection with a refund anticipation program and receives a \$27 fee as a requirement for making such advance would be required to obtain a small loan lender license in Connecticut.
- 8/28/2014 Persons brokering commercial loans in the amount or value of \$15,000 or less would be required to obtain small loan lender license.
- 8/7/2013 #2 As part of the process of obtaining a small loan lender license, an applicant would be required to establish a physical presence in Connecticut by opening an office.
- 7/1/2010 #1 Company that performs back-office loan processing services for third-party lenders who make private education loans would not be required to obtain a small loan lender license.
- 1/10/2008 **(No longer valid;** see advertising and offering prohibitions in § 36a-556) Company that markets student loans does not have to be licensed as a small loan lender or a mortgage lender since it does not make loans, nor does it have to be licensed as a mortgage broker since the loans are not secured by a mortgage on real property.

**SMALL LOANS** (Continued)

- 10/1/2007 Connecticut small loan licensee is authorized to conduct its small loan business in association with and in the offices where the deposit business of an out-of-state bank with branches in Connecticut is solicited, subject to certain conditions.
- 11/10/2005 #1 **(No longer valid;** statutory changes and Atty. Gen. opinion 5/16/2011) Lender that will not have any offices or personnel in Connecticut and makes loans through the Internet would not have to be licensed as a small loan lender.
- 5/2/1997 Small loan lender laws do not provide for the establishment of automated loan machines either as licensed locations or unlicensed branches of a licensed location.
- 6/26/1995 Depository institution organized and regulated as an industrial loan company under California law that makes loans and accepts deposits insured by the FDIC is an “out-of-state bank” under § 36a-2(40), and would be exempt from licensing as a nondepository first mortgage lender, secondary mortgage lender, and small loan lender under §§ 36a-487(1), 36a-512(4) and 36a-555, respectively.
- 4/3/1995 #1 **(No longer valid;** statutory changes and Atty. Gen. opinion 5/16/2011) Out-of-state small loan lender that makes loans to Connecticut residents and conducts any activity related to the making of such loans solely by mail or telephone would not be subject to the laws governing small loan lenders.
- 2/17/1994 Department will take no action under Ch. 647 with respect to an out-of-state lender making small loans through an agent to non-resident military personnel stationed in Connecticut.
- 5/19/1988 #1 **(No longer valid;** see “small loan” definition) Small loan law on its face applies to a corporation which extends credit to commercial borrowers.
- 5/6/1988 Proposal by a small loan licensee to sell home and auto security plans on the same premises as the licensee conducts its business cannot be authorized under § 36-231 because it would not be for the convenience and advantage of the community.
- 4/4/1988 Out-of-state subsidiary of an S&L is not exempt from the small loan law provisions.
- 3/24/1998 Licensing and other requirements applicable to the extension of credit through an open-end credit card product.
- 5/2/1985 Entity that is located on the same premises as a small loan licensee is permitted to grant revolving mortgage loans over \$5,000.
- 11/27/1984 #7 Connecticut small loan licensee is not permitted to solicit customers for an open-end credit plan where the rate of interest charged exceeds the rate legally permissible in Connecticut.
- 11/27/1984 #6 Connecticut small loan licensee is not permitted to either solicit customers or purchase overdue accounts receivable from an open-end credit plan where the rate of interest charged exceeds the rate legally permissible in Connecticut.

**SMALL LOANS** (Continued)

10/14/1983            Commercial lending and leasing are compatible with small loan business under § 36-231.

**STOCK/STOCKHOLDERS/MEMBERS**

10/2/2001            Any person who establishes or maintains an account, including a joint account, at a mutual savings and loan association would be a “depositor” for purposes of § 36a-85 and would be entitled to no more than one vote, regardless of the number of accounts or account relationships such person maintains at the savings and loan association.

8/21/2001            There are no statutes in Title 36a that specifically address stakeholders.

4/1/1997D            Approval of the Shareholder Agreements in connection with the merger of First Bank of West Hartford with and into New England Bank & Trust Company.

9/28/1995            Discussion of dissenting shareholders’ right to receive a dividend, the valuation of stock and the allocation of the cost of appraisers in connection with such valuation.

6/29/1995            Although shareholder agreements are not voting agreements as defined by § 33-339(a), they are “similar arrangements” within the meaning of § 36a-112.

1/26/1995            Pursuant to § 36a-112, the Department will treat a “shareholder agreement” as a “similar arrangement” to a “voting agreement”.

12/13/1993            In a holding company’s acquisition of a state savings bank converting to stock form:  
1. For purposes of § 36-423(a), holding company’s common stock would be deemed a “voting security” and its Series B preferred stock would be considered a “security convertible into a voting security”.  
2. Department would take no enforcement action if the holding company’s Series B preferred shares were not deemed “voting securities” although, under § 36-419(a)(5), the voting rights attendant to the Series B shares would be “exercisable” in limited specified circumstances.

CU 5/6/1993 #1      Whether a credit union member’s statutory right to vote for directors at the annual meeting has been withheld is a question that is appropriately addressed in a court of law.

6/26/1991            Declaration of rights under a shareholders rights plan constitutes the declaration of a nonstock dividend subject to § 36-80.

11/2/1990            Declaration of rights under a shareholders rights plan (poison pill plan) constitutes the declaration of a nonstock dividend subject to the requirements of § 36-80.

5/9/1989            Department would be acting outside the scope of its jurisdiction if it were to issue commitments or assurances for approval of future stock repurchase plans that have not met statutory conditions.

**STOCK/STOCKHOLDERS/MEMBERS** (Continued)

- 4/11/1989 Approval of the Commissioner and shareholders does not apply to nonemployee director stock option plans.
- 2/16/1989 The owner of common stock of a newly chartered Connecticut bank who holds stock for resale to the public may not vote such shares without obtaining the Commissioner's intent not to disapprove pursuant to § 36-425.
- 7/6/1988 Savings banks can invest in mutual funds, however, the establishment of a discretionary trading account with an investment adviser may not be authorized.
- 5/12/1988 Communications between major shareholders re advisability of possible acquisition does not require § 36-423 filing.
- 2/22/1988 #3 Bank may issue stock to nonofficer directors as compensation.
- 12/8/1987 Changes to a bank and trust company's certificate of incorporation are permissible under the Stock Corporation Act and the banking statutes.
- 6/8/1987 Connecticut banking laws do not specify any particular proxy format which must be followed by a state chartered bank.
- 5/8/1987 #1 Commissioner's approval of directors' stock options is required only where the charter does not deny preemptive rights but statute requires shareholders' approval of such options.
- 4/16/1987 Commissioner's approval of stock options is not required under § 36-88(3) where certificate of incorporation denies preemptive rights.
- 10/29/1986 Commissioner's approval of directors' stock options is required only where the charter does not deny preemptive rights but statute requires shareholders' approval of such options.
- 10/9/1985 #2 The procedure set forth in § 36-55(b) of increasing directors by 2 per meeting where no additional stockholder approval is required is a method which is additional to, and not in conflict with, the method described in § 33-317.
- 10/9/1985 #1 § 36-89b, as amended by P.A. 85-188, authorizes a state bank and trust company to authorize preferred stock with the approval of the Commissioner and to issue such stock in accordance with Ch. 599.
- 10/8/1985 Procedure for dissenting shareholder upon acquisition of a state capital stock bank by a bank holding company.
- 4/15/1985 § 36-88 authorizes the directors of a bank to issue shares of stock that have been authorized by the shareholders.

**STOCK/STOCKHOLDERS/MEMBERS** (Continued)

- 2/19/1985 An amendment to the articles of incorporation which is not material to the factors to be considered pursuant to § 36-53(7) does not affect a temporary certificate of authority of a new bank, but must be disclosed to people with subscription rights and in the securities offering circular.
- 12/5/1984 Majority of incorporators of a bank in organization may call an organization meeting to elect an interim board of directors and adopt interim bylaws.
- 10/6/1983 Approval of the Commissioner is not required prior to the redemption of capital notes by a state bank and trust company.
- 7/21/1983 #3 Approval reservation of \$25,000 shares of common stock the Bank of New Haven for The Bank of New Haven's employee stock option plan.
- 6/28/1983 #2 Board of directors may issue rights to stockholders to purchase additional shares of authorized but unissued stock of bank without further stockholder action.
- 1/8/1982 Commissioner's approval not needed to pay dividends if savings bank has surplus ratio of 5% or more under § 36-139.
- 8/21/1981 Reviews statutory provisions for sale of treasury stock by state bank and trust company.
- 6/16/1980 State bank and trust company may issue both dividend and nondividend paying shares of stock if authorized by certificate of incorporation.
- 11/9/1979 Mutual S&L members' vote on conversion to stock is governed by § 36-193, not § 36-175.
- 7/31/1979 Letter exempting directors of a state stock S&L from registering as securities agents to sell the S&L stock.
- 12/18/1978 CDs issued by out-of-state corporation need not be registered under state securities law.
- 11/21/1977 Alternatives for trust department of bank to dispose of stock of that bank which it holds.

**STUDENT LOAN SERVICERS**

- 7/1/2021 Order permitting individuals engaged in licensable activity working on behalf of persons licensed as consumer collection agencies, debt adjusters, debt negotiators, mortgage brokers, mortgage correspondent lenders, mortgage lenders, mortgage servicers, sales finance companies, small loan companies and student loan servicers to work from remote office locations based on specific standards and requirements pursuant to Section 205 of Senate Bill 1202 of the June Special Session of the Connecticut General Assembly, as amended (passed as Section 191 of P.A. 21-2 of the June Special Session and codified at § 36a-24c).
- 5/19/2021 Educational institutions that provide student education loans to students, by either extending credit or loaning money, and subsequently, either directly or indirectly receiving or applying payments from borrowers to such loans, are engaging in student loan servicing activity. However, the Department will not consider an extension of credit wherein the term is 90 days or less or an interest rate is not applied to the balance and the term is one year or less to be a “student education loan” as defined in § 36a-846. The Department also takes a no-action position concerning the need for student loan servicer licensure by an educational institution that only acts indirectly as a student loan servicer and contracts out the direct servicing of student education loans to a person either licensed or exempt from such licensure.
- 3/1/2021 (See 7/1/2021 Order) No-action position issued March 9, 2020 extended through June 30, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 12/17/2020 (See 7/1/2021 Order) **Revised 3/1/2021.** No-action position issued March 9, 2020 extended through March 31, 2021, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 8/21/2020 (See 7/1/2021 Order) **Revised 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through December 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.



**STUDENT LOAN SERVICERS** (continued)

- 6/19/2020 (See 7/1/2021 Order) **Revised 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through August 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 5/20/2020 (See 7/1/2021 Order) **Revised 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through June 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 4/16/2020 (See 7/1/2021 Order) **Revised 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position issued March 9, 2020 extended through May 31, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 3/9/2020 (See 7/1/2021 Order) **Revised 4/16/2020; 5/20/2020; 6/19/2020; 8/21/2020; 12/17/2020; 3/1/2021.** No-action position effective through April 30, 2020, regarding the licensure of certain branch office locations of mortgage lender, mortgage correspondent lender, mortgage broker, mortgage loan originator, loan processor or underwriter, sales finance company, debt adjuster, debt negotiator, mortgage servicer, small loan, consumer collection agency and student loan servicer licensees as a result of individuals who work temporarily from home during the pendency of the COVID-19 outbreak, as long as certain criteria are met.
- 12/23/2021 The Connecticut Higher Education Supplemental Loan Authority (CHESLA), through its statutory authority and indirect servicing of student loans, is not subject to the supervision and regulation of the Department.
- 6/18/2019 Licensure is required for an out-of-state, non-profit company which performs certain default aversion and loan collection activities in connection with its legacy portfolio of student loans.
- 8/22/2018 The Department takes a “no action” position concerning the requirement that any Connecticut activity by student loan servicer licensees be conducted from a “state” for the period of October 1, 2018 to December 31, 2018 when such entities hold a valid license for such activity through December 31, 2018.

**STUDENT LOAN SERVICERS** (continued)

12/5/2017           Applicability of the passive buyer exemption in § 36a-557(a)(4) to an entity that purchased a pool of bank originated private student loans and the necessity of a student loan servicer license.

**SUBSIDIARIES**

6/9/1992           A state bank and trust company may acquire up to 100% of the stock of a travel services subsidiary pursuant to §§ 36-57(r) and 36-96(13). § 36-5a(b) approval would be required to establish an office of the subsidiary.

8/21/1991           A savings bank may foreclose on collateral thereby acquiring and operating a realty company as a subsidiary pursuant to § 36-96(13).

2/1/1989           When the activities of a bank subsidiary are and have been limited to the functions that the bank may carry on directly, the bank may rely upon the exemption provision of § 36-5a(c)(3) and does not require the approval of the Department under § 36-5a(b).

6/24/1988 #1       State chartered banks have authority to acquire up to 100% of the stock of a travel agency subsidiary without prior approval of the Commissioner.

6/3/1988           Discussion of Connecticut laws governing investment in real estate development, securities underwriting and brokerage and financial consulting for bank and trust companies and holding company subsidiaries.

4/22/1988           State bank and trust companies do not have the authority to directly engage in the travel business but may do so through a subsidiary.

7/20/1987           Leasing subsidiary of an in-state bank is exempt from the prior approval requirement of § 36-5a(b) by § 36-5a(c)(3).

2/9/1987           A Connecticut chartered mutual S&L may invest in the common stock of a Delaware corporation formed for the primary purpose of owning and operating an insurance company in organization.

6/19/1986           Bank may establish a finance subsidiary that will issue debt securities secured by mortgage obligation pursuant to § 36-96(13) provided that certain enumerated guidelines are adhered to.

5/31/1985           Discussion of ability of commercial bank and savings bank to invest in an operating insurance company which underwrites all forms of insurance.

4/26/1985 #1       Commercial bank may lease space to travel agency and acquire travel agency pursuant to § 36-96(13).

1/30/1985           Discussion of authority for banks to establish full-service brokerage subsidiaries.

**SUBSIDIARIES** (continued)

- 12/7/1984 #1 Discussion of state laws regarding the sale of real estate by S&Ls.
- 10/10/1984 #1 A state bank and trust company may acquire an out-of-state trust company as a subsidiary.
- 5/12/1983 #2 The general functions of a bank subsidiary as enumerated in § 36-65a.
- 12/21/1981 Savings bank may establish a real estate subsidiary.

**SUBSIDIARIES—Service Corporations**

- CU 10/1/1993 Credit unions cannot, pursuant to § 36-203d(c), invest in a service corporation for the purpose of leasing space to a provider of insurance and annuity products.
- 7/24/1989 #1 There is no “list” of permissible activities of a S&L service corporation; they are limited to the functions which S&Ls may carry on directly in the exercise of its express or implied powers.
- 5/20/1987 #3 § 36-131a limits capital investments in subsidiaries and does not limit loans to subsidiaries which is governed by § 36-97b(b).
- 2/23/1987 #1 Bank service corporation can own and develop bank property since its parent can do so directly.
- 2/27/1985 State bank and trust company may maintain an insurance agency subsidiary which was acquired before the passage of § 36-65a.
- 2/11/1985 State bank and trust company may maintain its investment in an insurance agency where the investment was made prior to the passage of § 36-65a.
- 6/2/1983D Authorized activities of a bank service corporation.
- 3/15/1983 #3 Procedures for approval of investment by state bank and trust company for investment in service corporations.
- 9/16/1981 35% investment limit specified in § 36-131a does not apply to savings bank’s investment in the subsidiary’s short-term liabilities.
- 10/7/1980 Regulatory procedure when bank service corporation wants to expand its powers.
- 2/15/1980 #2D Approval of investments in Savings Bank Housing Corporation.
- 8/30/1979 Savings bank’s service corporation may invest in money market, U.S. Treasury, and other services, but may not exercise discretion in the making of investments.

**TRUTH IN LENDING**

- 5/4/2015 A hospital that charges an administrative fee on medical bills to its patients where a patient has requested a long-term payment plan may be a creditor within the meaning of the federal Truth-in-Lending Act, and possibly the Connecticut Truth-in-Lending Act.
- 3/19/1990 #1 Credit cards issued to hospitals' and physicians' patients to finance unpaid balances must comply with § 42-133c and Ch. 657.
- 1/28/1982 P.A. 81-158 adopting federal Consumer Credit Protection Act deadlines explained.
- 9/10/1981 Form of disclosures under state Act vis-a-vis federal Act addressed.
- 8/31/1981 #5DR Declaratory ruling that proposed note forms for Student Loan Foundation's Parental Loan Program comply with Truth in Lending.
- 7/24/1980DR Declaratory ruling that 4 note forms of Student Loan Foundation comply with Truth-in-Lending.
- 9/27/1978 Whether particular facts authorize bank's customer to waive right to rescind transaction.
- 12/16/1977 Whether particular facts authorize bank's customer to waive right to rescind transaction.

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36-500-13(a)(4) <i>(Rpl)</i>	4/19/1988 #2; 2/7/85 #1; 12/28/84 <i>(See Also: 36b-31-14a)</i>
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36-553-14(a)(2) <i>(Rpl)</i>	5/20/1994 #2D; 5/21/1993 #2D
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33-285 <i>(Rpl)</i>	5/15/1986 #2; 5/4/1984
33-286(d) <i>(Rpl)</i>	12/5/1984 <i>(See Also: 33-645(d))</i>
33-287 <i>(Rpl)</i>	6/18/1986 #1; 10/22/1984; 6/7/1984 #1; 6/18/1982 #1 <i>(See Also: 33-655; 33-656)</i>
33-287(a) <i>(Rpl)</i>	6/18/1986 #1; 12/3/1985 #1; 10/22/1984; 6/7/1984 #1 <i>(See Also: 33-655; 33-656)</i>
33-287(a)(2) <i>(Rpl)</i>	6/7/1984 #1 <i>(See Also: 33-655; 33-656)</i>
33-288 <i>(Rpl)</i>	3/9/1983 <i>(See Also: 33-657)</i>
33-291(e) <i>(Rpl)</i>	4/30/1985 <i>(See Also: 33-647; 33-648; 33-830)</i>
33-291(e)(3) <i>(Rpl)</i>	4/30/1985 <i>(See Also: 33-647; 33-648; 33-830)</i>

33-291(e)(6) *(Rpl)* 4/30/1985 *(See Also: 33-647; 33-648; 33-830)*

33-294 *(Rpl)* 12/5/1984 *(See Also: 33-639)*

33-305 *(Rpl)* 5/15/1986 #2 *(See Also: 33-618)*

33-313(a) *(Rpl)* 8/9/1983 #1 *(See Also: 33-735; 33-745; 33-756)*

33-313(e) *(Rpl)* 8/21/2001

33-314(d) *(Rpl)* 12/8/1987 *(See Also: 33-712; 33-736; 33-737; 33-739)*

33-317 *(Rpl)* 3/30/1982 #1 *(See Also: 33-741; 33-742; 33-743; 33-744)*

33-317(d)(2) *(Rpl)* 10/9/1985 #2 *(See Also: 33-741; 33-742; 33-743; 33-744)*

33-320a *(Rpl)* 6/12/1986 #2

33-327 *(Rpl)* 12/8/1987 *(See Also: 33-699)*

33-336 *(Rpl)* 6/8/1987 *(See Also: 33-706)*

33-339(a) *(Rpl)* 12/19/1995 #2D; 6/29/1995; 1/26/1995 *(See Also: 33-716; 33-717)*

33-341 *(Rpl)* 11/2/1990 *(See Also: 33-666; 33-667)*

33-341(b) *(Rpl)* 12/6/1985 #1D; 10/9/1985 #1 *(See Also: 33-666; 33-667)*

33-343 *(Rpl)* 4/11/1989; 12/8/1987; 12/6/1985 #1D; 2/19/1985 *(See Also: 33-683)*

33-343(f) *(Rpl)* 12/8/1987 *(See Also: 33-683)*

33-344 *(Rpl)* 10/29/1986 *(See Also: 33-675)*

33-344(b) *(Rpl)* 2/22/1988 #3; 5/8/1987 #1 *(See Also: 33-675)*

33-348 *(Rpl)* 2/22/1988 #3 *(See Also: 33-668; 33-672)*

33-348(b) *(Rpl)* 2/22/1988 #3 *(See Also: 33-668; 33-672)*

33-349 *(Rpl)* 10/6/1983

33-356 *(Rpl)* 11/2/1990 *(See Also: 33-687)*

33-358 *(Rpl)* 5/9/1989; 8/21/1985 #2D *(See Also: 33-684)*

33-360 *(Rpl)* 5/4/1984; 6/18/1982 #1 *(See Also: 33-796; 33-799; 33-800)*

33-370 *(Rpl)* 8/18/1986 *(See Also: 33-818)*

33-371 *(Rpl)* 8/18/1986 *(See Also: 33-821)*

33-372(c) *(Rpl)* 8/11/1982 *(See Also: 33-831)*

33-395 *(Rpl)* 9/3/1987 *(See Also: 33-645; 33-920)*

33-396 *(Rpl)* 10/15/1997 #3D; 7/29/1997D; 8/24/1995 #2

33-397(b)(9) *(Rpl)* 11/28/1979 *(See Also: 33-920)*

33-398 *(Rpl)* 11/20/1991; 10/10/1989 *(See Also: 33-925)*

33-399 *(Rpl)* 10/3/1996 #2D; 6/6/1996 #1 *(See Also: 33-922)*

33-411 *(Rpl)* 4/27/1983 #1

33-411(d) *(Rpl)* 4/27/1983 #1

33-412 *(Rpl)* 9/3/1987; 3/10/1983 #2 *(See Also: 33-921)*

33-412(a) *(Rpl)* 9/3/1987; 2/4/1985 #1D; 11/25/1980 *(See Also: 33-921)*

33-412(d) *(Rpl)* 2/4/1985 #1D; 11/25/1980; 11/23/1979 *(See Also: 33-921)*

33-412(e) *(Rpl)* 2/4/1985 #1D; 11/25/1980; 11/23/1979 *(See Also: 33-921)*

33-421(e) *(Rpl)* 6/18/1982 #1; 11/13/1981 *(See Also: 33-1002)*

33-421(n) *(Rpl)* 5/20/1981 *(See Also: 33-1002)*

33-423(c) *(Rpl)* 11/13/1981 *(See Also: 33-1035)*

33-423(e) *(Rpl)* 11/13/1981 *(See Also: 33-1035)*

33-424 *(Rpl)* 6/18/1982 #1 *(See Also: 33-1045; 33-1046)*

33-425 *(Rpl)* 6/18/1982 #1 *(See Also: 33-1047)*

33-428(e) *(Rpl)* 11/22/1988; 6/27/1988 *(See Also: 33-1165)*

33-428(e)(1) *(Rpl)* 11/22/1988; 6/27/1988 *(See Also: 33-1165)*

33-428(e)(6) *(Rpl)* 9/15/1982 #2 *(See Also: 33-1165)*

33-454a *(Rpl)* 6/12/1986 #2

33-465(a) *(Rpl)* 5/11/1982 #1D

33-473 *(Rpl)* 6/18/1982 #1 *(See Also: 33-1007; 33-1140 to 33-1144; 33-1147)*

- 33-476 (*Rpl*) 5/19/1993; 5/11/1982 #1D; 5/6/1982D; 11/13/1981 (*See Also: 33-1155*)
- 33-478 (*Rpl*) 5/19/1993 (*See Also: 33-1156*)
- 33-478(b) (*Rpl*) 5/11/1982 #1D (*See Also: 33-1156*)
- 33-479 (*Rpl*) 1/9/1987 #2 (*See Also: 33-1157*)
- 33-481 (*Rpl*) 2/1/1988 (*See Also: 33-1158*)
- 33-483 (*Rpl*) 11/13/1981 (*See Also: 33-1166*)
- 33-499(a) (*Rpl*) 11/13/1981 (*See Also: 33-1200*)
- 33-501 (*Rpl*) 6/18/1982 #1 (*See Also: 33-1202*)
- 33-505 (*Rpl*) 8/24/1995 #2 (*See Also: 33-1210*)
- 33-602(19) (*See Also: 33-284(g)*)
- 33-602(26) (*See Also: 33-284(u)*)
- 33-618 (*See Also: 33-305*)
- 33-639 (*See Also: 33-294*)
- 33-645 (*See Also: 33-395*)
- 33-645(d) (*See Also: 33-286(d)*)
- 33-647 (*See Also: 33-291(e)*)
- 33-648 (*See Also: 33-291(e)*)
- 33-655 12/10/2010; 6/17/2008; 1/8/2008 #3; 1/8/2008 #2; 1/8/2008 #1; 8/14/2006; 6/14/2006; 5/8/2006; 5/2/2006; 12/9/2005; 7/26/2005; 10/22/2004 #1; 7/7/2004; 6/4/2004 #1; 11/13/2003 #2; 3/5/2002; 2/20/2002 (*See Also: 33-287*)
- 33-656 (*See Also: 33-287*)
- 33-657 (*See Also: 33-288*)
- 33-666 (*See Also: 33-341*)
- 33-667 (*See Also: 33-341*)
- 33-668 (*See Also: 33-348*)
- 33-672 (*See Also: 33-348*)

33-675                    *(See Also: 33-344)*

33-683                    *(See Also: 33-343)*

33-684                    *(See Also: 33-358)*

33-687                    *(See Also: 33-356)*

33-699                    *(See Also: 33-327)*

33-706                    1/19/2001D *(See Also: 33-336)*

33-712                    *(See Also: 33-314(d))*

33-716                    *(See Also: 33-339(a))*

33-717                    *(See Also: 33-339(a))*

33-735                    *(See Also: 33-313(a))*

33-736                    *(See Also: 33-314(d))*

33-737                    *(See Also: 33-314(d))*

33-739                    *(See Also: 33-314(d))*

33-741                    *(See Also: 33-317)*

33-742                    *(See Also: 33-317)*

33-743                    *(See Also: 33-317)*

33-744                    *(See Also: 33-317)*

33-745                    *(See Also: 33-313(a))*

33-756                    8/21/2001 *(See Also: 33-313(a))*

33-763                    11/7/2002

33-796                    *(See Also: 33-360)*

33-799                    *(See Also: 33-360)*

33-800                    *(See Also: 33-360)*

33-818                    *(See Also: 33-370)*

33-821                    *(See Also: 33-371)*

- 33-830                    *(See Also: 33-291(e))*
- 33-831                    *(See Also: 33-372(c))*
- 33-920                    12/2/2011 #1; 7/20/2010; 11/10/2005 #2; 7/23/2004; 9/27/2002; 7/30/2002;  
5/29/2002; 3/27/2002; 2/13/2002 #2; 11/8/1999; 5/6/1999 #2; 1/21/1999D;  
8/10/1998 *(See Also: 33-395; 33-397(b)(9))*
- 33-920(a)                10/22/2004 #1; 8/13/2003
- 33-921                    11/8/1999 *(See Also: 33-412)*
- 33-922                    *(See Also: 33-399)*
- 33-925                    12/10/2010; 6/17/2008; 1/8/2008 #3; 1/8/2008 #2; 1/8/2008 #1; 8/14/2006;  
6/14/2006; 5/8/2006; 5/2/2006; 12/9/2005; 7/26/2005; 10/22/2004 #1; 7/7/2004;  
6/4/2004 #1; 11/13/2003 #2; 3/5/2002; 2/20/2002; 4/16/1999; 4/5/1999 #2;  
9/1/1998 #1; 8/8/1997 #1 *(See Also: 33-398)*
- 33-1002                  *(See Also: 33-421(e))*
- 33-1007                  *(See Also: 33-473)*
- 33-1035                  *(See Also: 33-423)*
- 33-1045                  *(See Also: 33-424)*
- 33-1046                  *(See Also: 33-424)*
- 33-1047                  *(See Also: 33-425)*
- 33-1065(b)              6/29/1998
- 33-1109                  11/7/2002
- 33-1147                  *(See Also: 33-473)*
- 33-1155                  *(See Also: 33-476)*
- 33-1156                  *(See Also: 33-478)*
- 33-1157                  *(See Also: 33-479)*
- 33-1158                  *(See Also: 33-481)*
- 33-1165                  *(See Also: 33-428(e))*
- 33-1166                  *(See Also: 33-483)*
- 33-1200                  *(See Also: 33-499(a))*

- 33-1202                    ***(See Also: 33-501)***
- 33-1210                    11/10/2005 #2; 7/23/2004; 2/13/2002 #2; 7/30/2002; 5/29/2002; 3/27/2002;  
5/6/1999 #2; 8/10/1998 ***(See Also: 33-505)***
- 33-1210(a)                10/22/2004 #1; 8/13/2003
- 34-14                      10/20/1982 #2
- 34-45(4) ***(Rpl)***            5/18/1984; 2/24/1984 #2 ***(See Also: 34-314)***
- 34-119(a)                5/28/1998 #1
- 34-227                    1/7/1999 #2; 4/6/1995
- 34-314                    ***(See Also: 34-45(4))***
- 34-531                    7/3/2008
- 34-3955 [1921]         2/26/1987 #2
- 35-1                      10/3/1996 #2D; 6/6/1996 #1; 5/31/1996; 7/27/1992; 9/19/1984 #1
- 35-2                      8/17/2016; 8/3/2015; 5/27/2015; 7/14/2014; 10/22/2013; 8/28/2013; 11/1/2012;  
3/21/2012; 2/28/2012; 2/23/2012; 1/3/2012; 11/22/2011; 2/25/2011; 12/10/2010;  
4/9/2010 #2; 12/23/2009 #2; 7/3/2008; 6/17/2008; 1/8/2008 #3; 1/8/2008 #2;  
1/8/2008 #1; 8/14/2006; 6/14/2006; 5/8/2006; 5/2/2006; 12/9/2005; 7/26/2005;  
10/22/2004 #1; 7/7/2004; 6/4/2004 #1; 11/13/2003 #2; 2/20/2002; 4/16/1999;  
4/5/1999 #2; 1/7/1999 #2; 9/1/1998 #1; 8/8/1997 #1; 4/6/1995; 8/4/1994;  
11/20/1991; 7/26/1985 #1; 10/22/1984; 6/7/1984 #1; 6/18/1982 #1
- 35-32(b)                12/10/1981 #1
- 36-2                      12/28/1994; 5/2/1983 ***(See Also: 36a-2)***
- 36-2(3)                    ***(See Also: 36-2(c); 36a-2)***
- 36-2(4)                    ***(See Also: 36-2(d); 36a-2)***
- 36-2(6)                    ***(See Also: 36-2(f); 36a-2)***
- 36-2(10)                 ***(See Also: 36-2(j); 36a-2)***
- 36-2(12)                 ***(See Also: 36-2(l); 36a-2)***
- 36-2(14)                 ***(See Also: 36-2(n); 36a-2)***
- 36-2(c)                    5/2/1983; 6/4/1980 #3 ***(See Also: 36-2(3); 36a-2)***

- 36-2(d) 5/18/1982 #2 (*See Also: 36-2(4); 36a-2*)
- 36-2(f) 5/8/1989 (*See Also: 36-2(6); 36a-2*)
- 36-2(j) 7/6/1992 (*See Also: 36-2(10); 36a-2*)
- 36-2(l) 12/7/1987 (*See Also: 36-2(12); 36a-2*)
- 36-2(n) 12/7/1987 (*See Also: 36-2(14); 36a-2*)
- 36-2a 3/17/1993; 6/23/1989; 8/17/1981 #2 (*See Also: 36a-40*)
- 36-3 5/7/1991 (*See Also: 36a-290*)
- 36-5a 1/20/1998; 1/30/1995 #1; 3/23/1994; 2/23/1993 #3; 9/16/1992; 3/26/1992;  
1/6/1992 #2; 11/20/1991; 10/21/1991 #1; 9/6/1991 #2; 5/20/1991; 1/25/1991;  
6/5/1990; 3/13/1990; 2/23/1990 #1; 9/7/1989 #1; 10/19/1988; 4/15/1988DR;  
1/5/1988; 12/23/1987; 9/3/1987; 3/9/1987; 2/27/1987 #1; 12/23/1986D; 10/6/1986;  
9/12/1986 #2; 6/16/1986; 4/9/1986; 1/24/1986; 12/17/1985D; 8/15/1985;  
8/12/1985 #2; 7/25/1985; 7/15/1985; 2/4/1985 #1D; 12/19/1984 #3; 11/29/1984 #6;  
11/27/1984 #5; 9/19/1984 #4; 9/4/1984; 6/27/1984; 6/26/1984; 5/21/1984;  
5/14/1984; 1/13/1984D; 1/5/1984; 11/15/1983D; 11/8/1983 #2; 11/8/1983 #1;  
11/4/1983 #1; 11/3/1983; 9/27/1983; 6/9/1983D; 3/25/1983 #1; 3/10/1983 #2;  
3/9/1983; 11/12/1982 #1; 10/13/1982; 7/26/1982; 6/24/1982 #1; 6/14/1982;  
4/6/1982 #2; 10/6/1981 #3; 5/20/1981; 7/2/1980; 4/14/1980; 3/13/1980; 2/21/1980;  
2/15/1980 #3; 1/17/1980; 11/23/1979; 8/3/1978; 1/19/1978 (*See Also: 36a-425*)
- 36-5a(a) 8/9/1994; 2/23/1993 #1; 12/11/1992; 1/6/1992 #3; 1/6/1992 #2; 11/15/1991;  
10/9/1991 #1; 9/6/1991 #2; 5/20/1991; 8/22/1990; 2/23/1990 #1; 5/15/1989 #1;  
4/5/1989 #2; 11/28/1988; 10/25/1988; 10/19/1988; 7/5/1988; 6/30/1988 #2;  
6/12/1987; 10/24/1986; 7/25/1986 #1; 4/24/1986 #1; 1/24/1986; 9/19/1984 #4;  
5/30/1984 #1; 3/16/1984; 2/17/1984; 1/17/1984 #2; 5/4/1983; 5/20/1981;  
11/23/1979 (*See Also: 36a-425*)
- 36-5a(b) 2/25/2011; 8/13/2003; 5/29/2002; 5/6/1999 #2; 11/3/1994 #1; 6/9/1992;  
1/6/1992 #2; 11/20/1991; 10/21/1991 #1; 10/9/1991 #1; 9/6/1991 #2; 8/30/1990;  
8/22/1990; 6/27/1990; 3/19/1990 #3; 2/23/1990 #3; 1/5/1990; 5/2/1989 #1;  
4/5/1989 #2; 2/1/1989; 8/18/1988; 7/29/1988 #2; 5/18/1988; 4/15/1988DR;  
2/26/1988 #2; 12/9/1987; 11/25/1987 #1; 9/24/1987 #2; 7/21/1987 #1; 7/20/1987;  
5/5/1987; 3/24/1987 #1; 3/9/1987; 2/27/1987 #1; 12/23/1986D; 10/24/1986;  
9/12/1986 #2; 7/25/1986 #1; 5/9/1986; 4/24/1986 #1; 12/17/1985D; 9/3/1985;  
8/15/1985; 8/12/1985 #2; 7/25/1985; 2/15/1985; 2/4/1985 #1D; 12/7/1984 #2;  
11/27/1984 #3; 10/10/1984 #2; 6/27/1984; 4/5/1984D; 1/17/1984 #2; 1/13/1984D;  
1/5/1984; 11/15/1983D; 11/8/1983 #2; 11/8/1983 #1; 6/9/1983D; 5/27/1983 (*See  
Also: 36a-425*)
- 36-5a(c) 8/18/1988; 4/15/1988DR; 7/16/1987; 10/6/1986; 8/15/1985; 2/4/1985 #1D;  
10/10/1984 #2; 5/20/1981; 11/25/1980 (*See Also: 36a-425*)



- 36-5a(c)(1) 4/15/1988DR; 5/9/1986 *(See Also: 36a-425)*
- 36-5a(c)(2) 4/15/1988DR *(See Also: 36a-425)*
- 36-5a(c)(3) 11/3/1994 #2; 11/3/1994 #1; 2/1/1989; 4/15/1988DR; 7/20/1987; 12/23/1986D; 5/9/1986; 8/15/1985 *(See Also: 36a-425)*
- 36-5a(c)(4) 6/27/1990; 6/19/1989; 7/29/1988 #2; 4/15/1988DR; 2/17/1988; 2/3/1988 #2; 11/20/1987; 5/5/1987; 10/25/1985 #2; 8/12/1985 #2; 7/25/1985; 11/29/1984 #6; 11/27/1984 #3; 10/10/1984 #2; 11/8/1983 #2; 11/8/1983 #1; 11/3/1983 *(See Also: 36a-425)*
- 36-5a(c)(5) 4/15/1988DR *(See Also: 36a-425)*
- 36-5a(c)(6) 11/3/1994 #1; 8/18/1988; 7/29/1988 #2; 4/15/1988DR; 9/24/1987 #2; 12/23/1986D *(See Also: 36a-425)*
- 36-5a(d) 11/3/1994 #1; 10/4/1993; 2/23/1993 #3; 2/23/1993 #2; 9/16/1992; 1/6/1992 #2; 1/3/1992; 11/20/1991; 10/21/1991 #1; 10/9/1991 #1; 9/6/1991 #1; 5/20/1991; 3/14/1991; 3/6/1991; 8/30/1990; 8/22/1990; 4/30/1990; 3/27/1990; 3/19/1990 #3; 3/16/1990; 2/23/1990 #3; 2/23/1990 #1; 1/26/1990; 1/5/1990; 10/12/1989; 6/19/1989; 6/7/1989; 5/2/1989 #2; 5/2/1989 #1; 4/5/1989 #2; 12/2/1988 #1; 9/23/1988; 8/18/1988; 7/29/1988 #2; 6/21/1988; 5/18/1988; 4/15/1988DR; 4/11/1988; 2/26/1988 #1; 2/3/1988 #2; 1/5/1988; 12/23/1987; 12/9/1987; 11/25/1987 #1; 11/20/1987; 11/3/1987; 9/24/1987 #2; 9/1/1987; 7/21/1987 #1; 7/16/1987; 5/5/1987; 3/24/1987 #1; 3/9/1987; 2/27/1987 #1; 12/23/1986D; 10/24/1986; 10/6/1986; 9/12/1986 #2; 6/16/1986; 5/16/1986; 5/9/1986; 4/28/1986; 1/16/1986; 12/17/1985D; 8/12/1985 #2; 10/25/1985 #2; 6/17/1985; 3/5/1985 #1; 2/15/1985; 11/29/1984 #6; 11/27/1984 #3; 10/2/1984 #1; 11/15/1983D; 11/3/1983; 11/23/1979 *(See Also: 36a-425)*
- 36-5a(e) 6/27/1990; 2/23/1990 #1; 3/16/1984; 5/27/1983; 5/4/1983; 3/25/1983 #1 *(See Also: 36a-425)*
- 36-5a(g) *(Rpl)* 8/9/1994; 11/15/1991; 9/6/1991 #2; 5/20/1991; 2/23/1990 #1; 4/5/1989 #2; 7/5/1988; 6/30/1988 #2; 7/7/1987; 5/20/1987 #2; 7/3/1986 #1; 4/24/1986 #1; 2/13/1986; 4/26/1985 #3; 11/14/1984 #2; 3/16/1984
- 36-5b *(Rpl)* 6/24/1982 #1
- 36-5c *(Rpl)* 6/9/1983D; 3/9/1983; 10/13/1982; 9/7/1982 #2; 6/25/1982 #1; 6/24/1982 #1; 2/5/1982D; 12/24/1981DR
- 36-5c(a) *(Rpl)* 2/5/1982D; 12/24/1981DR
- 36-5c(b) *(Rpl)* 6/25/1982 #1
- 36-5c(b)(1) *(Rpl)* 6/2/1983D; 12/24/1981DR

36-5c(b)(2) <i>(Rpl)</i>	12/28/1981
36-5c(b)(3) <i>(Rpl)</i>	12/24/1981DR
36-5c(b)(4) <i>(Rpl)</i>	12/24/1981DR
36-5d <i>(Rpl)</i>	12/24/1981DR
36-5e <i>(Rpl)</i>	12/24/1981DR
36-9b <i>(Rpl)</i>	8/23/1979 #1 <i>(See Also: 36a-277 re social purpose investments)</i>
36-9c	7/26/1985 #3; 7/16/1985; 4/25/1985; 6/14/1984 #3; 12/22/1983; 7/23/1979 <i>(See Also: 36a-95)</i>
36-9c(a) <i>(Rpl)</i>	12/22/1983
36-9c(b)	7/16/1985; 12/22/1983; 7/23/1979 <i>(See Also: 36a-95)</i>
36-9c(c) <i>(Rpl)</i>	7/23/1979
36-9d <i>(Rpl)</i>	10/23/1987 #2; 3/3/1987 #1; 8/15/1984 #2
36-9g	12/19/1984 #3; 11/21/1979; 10/16/1979; 7/16/1979; 5/23/1979 #1 <i>(See Also: 36a-265)</i>
36-9g(a)(1) <i>(Rpl)</i>	12/19/1984 #3
36-9g(a)(3)	5/13/1982 <i>(See Also: 36a-265)</i>
36-9g(d)	12/19/1984 #3 <i>(See Also: 36a-265)</i>
36-9g(e)	12/19/1984 #3; 5/13/1982 <i>(See Also: 36a-265)</i>
36-9g(e)(4) <i>(Rpl)</i>	12/19/1984 #3; 5/13/1982
36-9h	10/28/1993; 5/5/1982 <i>(See Also: 36a-755)</i>
36-9h(a)(1)	5/5/1982 <i>(See Also: 36a-755)</i>
36-9i	12/28/1994; 7/24/1989 #2; 5/19/1986; 5/12/1983 #1; 1/5/1983; 6/16/1982; 7/30/1980; 5/22/1980; 8/27/1979 #2; 8/24/1979 <i>(See Also: 36a-299)</i>
36-9j	3/1/1993 #3; 1/14/1991; 9/10/1990; 6/30/1988 #1; 1/29/1988 #2; 2/3/1987; 8/15/1984 #2; 7/3/1984; 3/15/1984; 3/8/1984; 4/4/1983; 3/30/1983 #1; 5/9/1980 <i>(See Also: 36a-41)</i>
36-9j(b)	1/29/1988 #2; 2/3/1987 <i>(See Also: 36-9j(2); 36a-41)</i>

36-9j(b)(6)	3/1/1988 <i>(See Also: 36-9j(2); 36a-41)</i>
36-9j(c)	3/10/1992; 12/31/1990 #1; 11/20/1990; 1/29/1988 #2; 2/3/1987 <i>(See Also: 36-9j(3); 36a-41)</i>
36-9j(2)	12/3/1993 <i>(See Also: 36-9j(b); 36a-41)</i>
36-9j(3)	6/30/1994 #2 <i>(See Also: 36-9j(c); 36a-41)</i>
36-9j(4)	12/3/1993 <i>(See Also: 36a-41)</i>
36-9k	1/11/2001; 6/30/1994 #2; 12/3/1993; 3/1/1993 #3; 3/10/1992; 5/3/1991; 1/14/1991; 12/31/1990 #1; 11/20/1990; 4/20/1989; 6/30/1988 #1; 1/29/1988 #2; 1/21/1988; 2/3/1987; 8/15/1984 #2; 3/15/1984; 3/8/1984; 3/30/1983 #1; 3/11/1983; 9/10/1982 #1; 4/6/1982 #1; 5/9/1980 <i>(See Also: 36a-42)</i>
36-9k(1)	4/20/1989 <i>(See Also: 36a-42)</i>
36-9l	1/26/1995; 12/3/1993; 6/30/1988 #1; 3/15/1984; 4/4/1983; 9/10/1982 #1; 5/9/1980 <i>(See Also: 36a-43)</i>
36-9l(a)	1/2/1990 <i>(See Also: 36a-43)</i>
36-9l(b)	1/26/1995; 1/21/1988 <i>(See Also: 36a-43)</i>
36-9m	1/11/2001; 6/30/1988 #1; 2/3/1987; 3/15/1984; 4/4/1983; 9/10/1982 #1; 5/9/1980 <i>(See Also: 36a-44)</i>
36-9m(b)	1/2/1990; 3/15/1984 <i>(See Also: 36-9m(2); 36a-44)</i>
36-9m(g)	3/15/1984; 9/10/1982 #1 <i>(See Also: 36-9m(7); 36a-44)</i>
36-9m(h)	5/23/1979 #2 <i>(See Also: 36-9m(8); 36a-44)</i>
36-9m(2)	<i>(See Also: 36-9m(b); 36a-44)</i>
36-9m(6)	12/3/1993 <i>(See Also: 36a-44)</i>
36-9m(7)	<i>(See Also: 36-9m(g); 36a-44)</i>
36-9n	6/30/1988 #1; 1/21/1988; 2/3/1987; 7/3/1984; 3/15/1984; 3/8/1984; 4/4/1983; 3/30/1983 #1; 7/22/1981 #2; 5/9/1980 <i>(See Also: 36a-45)</i>
36-9n(a)	12/31/1990 #1 <i>(See Also: 36a-45)</i>
36-9p ( <i>Rpl</i> )	1/20/1982 #3; 1/20/1982 #2 <i>(See Also: 36a-250(a)(35) re power to establish international banks)</i>
36-9q	10/25/1994

36-9r <i>(Rpl)</i>	7/6/1988; 9/14/1987; 12/9/1986; 7/29/1985 #3
36-9r(a) <i>(Rpl)</i>	1/4/1988 #2; 9/14/1987; 9/11/1985; 8/7/1985; 7/29/1985 #3; 7/29/1985 #2; 7/29/1985 #1
36-9r(b) <i>(Rpl)</i>	1/4/1988 #2; 11/18/1985 #2; 10/18/1985; 10/15/1985; 9/11/1985; 8/7/1985; 7/29/1985 #3; 7/29/1985 #2; 7/29/1985 #1; 12/20/1984; 11/29/1983
36-9r(c) <i>(Rpl)</i>	3/4/1987 <i>(See Also: 36a-278 re commercial paper)</i>
36-9r(d) <i>(Rpl)</i>	7/6/1988; 5/3/1988; 1/4/1988 #2; 9/14/1987; 3/4/1987; 12/9/1986; 11/18/1985 #2; 10/18/1985; 10/15/1985; 9/11/1985; 8/7/1985; 7/29/1985 #3; 7/29/1985 #2; 7/29/1985 #1; 4/12/1985 #2; 12/20/1984; 11/29/1983 <i>(See Also: 36a-276(d) re equity investments in investment companies)</i>
36-9u <i>(Rpl)</i>	9/6/2005 #1 <i>(See Also: 36a-757)</i>
36-9v	1/31/2008 #2; 5/3/1989; 1/31/1989 #2; 7/29/1988 #3; 9/24/1987 #1 <i>(See Also: 36a-302)</i>
36-9v(a)	5/3/1989 <i>(See Also: 36a-302)</i>
36-9v(a)(2)	7/26/1993 <i>(See Also: 36a-302)</i>
36-9v(b)	1/31/1989 #2; 9/24/1987 #1 <i>(See Also: 36a-302)</i>
36-9x <i>(Rpl)</i>	7/6/1988 <i>(See Also: 36a-276(d) re equity investments in investment companies)</i>
36-9y	3/1/1988 <i>(See Also: 36a-758)</i>
36-9z	10/10/1990 <i>(See Also: 36a-351)</i>
36-9z(b)	10/10/1990 <i>(See Also: 36a-351(a))</i>
36-9ff	3/3/1997 <i>(See Also: 36a-170(c))</i>
36-10	7/25/1988; 11/9/1982 <i>(See Also: 36a-11)</i>
36-11	7/2/1993; 7/25/1988; 11/9/1982 <i>(See Also: 36a-12)</i>
36-12a	12/24/1981DR <i>(See Also: 36a-65)</i>
36-12a(d)(1)	<i>(See Also: 36-12a(4)(a); 36a-65(d))</i>
36-12a(4)(a)	6/24/1982 #1; 4/15/1981 #1 <i>(See Also: 36-12a(d)(1); 36a-65(d))</i>
36-14	9/10/1982 #1 <i>(See Also: 36a-15)</i>
36-15a <i>(Rpl)</i>	5/21/1985; 3/11/1983 <i>(See Also: 36a-17 re examination of books and records)</i>

36-16	9/7/1994 #2; 4/22/1994 #1; 9/8/1992; 10/18/1990 #1; 7/27/1988D; 3/22/1988; 12/11/1985 #2; 2/28/1985; 11/27/1984 #1D; 7/31/1984 #2; 3/21/1984; 3/15/1984; 11/22/1983 #2; 9/14/1983D; 3/11/1983; 4/21/1982; 4/5/1982 <b>(See Also: 36a-21)</b>
36-16(a)	7/27/1988D; 12/11/1985 #2 <b>(See Also: 36a-21)</b>
36-16(b)	2/10/1992; 12/11/1985 #2 <b>(See Also: 36a-21)</b>
36-20 <b>(Rpl)</b>	11/1/1984 #1
36-21 <b>(Rpl)</b>	6/18/1982 #2 <b>(See Also: 36a-17 re examinations and subpoenas)</b>
36-21a	12/24/1981DR <b>(See Also: 36a-22)</b>
36-22	12/10/1980 #1D <b>(See Also: 36a-216)</b>
36-22b	10/20/1994D; 5/20/1994 #3D; 5/20/1994 #2D; 4/7/1994; 12/3/1993 #2D; 5/21/1993 #2D; 5/21/1993 #1D <b>(See Also: 36a-215)</b>
36-23f <b>(Rpl)</b>	9/17/1979
36-25	9/10/1987; 12/14/1981; 11/28/1979 <b>(See Also: 36a-53)</b>
36-25(a)	<b>(See Also: 36-25(1); 36a-53)</b>
36-25(a)(7)	7/22/1993 #1 <b>(See Also: 36a-53)</b>
36-25(1)	12/4/1991 #2 <b>(See Also: 36-25(a); 36a-53)</b>
36-26	6/10/1981 #2 <b>(See Also: 36a-217)</b>
36-26(1)	<b>(See Also: 36-26(a); 36a-217)</b>
36-26(a)	6/10/1981 #2 <b>(See Also: 36-26(1); 36a-217)</b>
36-27a	5/16/1985 <b>(See Also: 36a-315)</b>
36-27b(4)	<b>(See Also: 36-27b(d); 36a-316)</b>
36-27b(8)	<b>(See Also: 36-27b(h); 36a-316)</b>
36-27b(12)(A)	<b>(See Also: 36-27b(l)(1); 36a-316)</b>
36-27b(12)(A)(iv)	<b>(See Also: 36-27b(l)(1); 36a-316)</b>
36-27b(13)(A)	<b>(See Also: 36-27b(m)(1); 36a-316)</b>
36-27b(13)(B)	<b>(See Also: 36-27b(m)(2); 36a-316)</b>

36-27b(d)	10/17/1990 #1; 1/31/1986 #2 <i>(See Also: 36-27b(4); 36a-316)</i>
36-27b(h)	8/2/1985 <i>(See Also: 36-27b(8); 36a-316)</i>
36-27b(l)(1)	5/3/1991 <i>(See Also: 36-27b(12)(A); 36a-316)</i>
36-27b(l)(1)(D)	12/13/1988 #1 <i>(See Also: 36-27b(12)(A)(iv); 36a-316)</i>
36-27b(m)(1)	7/9/1987; 5/20/1987 #1 <i>(See Also: 36-27b(13)(A); 36a-316)</i>
36-27b(m)(2)	7/9/1987; 5/20/1987 #1 <i>(See Also: 36-27b(13)(B); 36a-316)</i>
36-27c	4/6/1993; 5/16/1985 <i>(See Also: 36a-317)</i>
36-27c(a)	7/1/1992 #1; 5/3/1991; 7/9/1987; 6/23/1983 #2 <i>(See Also: 36a-317)</i>
36-27c(b)	6/23/1983 #2 <i>(See Also: 36a-317)</i>
36-27d	2/9/1995; 4/6/1993; 5/3/1991; 12/13/1988 #1; 5/25/1988; 7/9/1987; 5/20/1987 #1; 5/16/1985 <i>(See Also: 36a-318)</i>
36-27d(a)	6/23/1983 #2 <i>(See Also: 36a-318)</i>
36-27e	8/2/1985; 5/16/1985; 6/23/1983 #2 <i>(See Also: 36a-319)</i>
36-27f	12/13/1988 #1; 5/24/1988; 2/22/1988 #2; 1/31/1986 #2; 8/2/1985; 5/16/1985; 6/23/1983 #2 <i>(See Also: 36a-320)</i>
36-27g	7/9/1987; 5/20/1987 #1 <i>(See Also: 36a-321)</i>
36-27g(a)	1/4/1989 <i>(See Also: 36a-321)</i>
36-27g(b)	8/12/1991; 5/20/1987 #1; 12/30/1982 <i>(See Also: 36a-321)</i>
36-27h	5/3/1991; 10/17/1990 #1 <i>(See Also: 36a-322)</i>
36-27i(4)	<i>(See Also: 36-27i(d); 36a-323)</i>
36-27i(d)	8/12/1991; 7/9/1987; 5/20/1987 #1 <i>(See Also: 36-27i(4); 36a-323)</i>
36-28a	3/8/1996; 10/23/1995; 10/7/1994; 7/21/1987 #2; 12/3/1985 #3; 8/23/1984; 9/11/1979; 2/9/1978 <i>(See Also: 36a-23)</i>
36-28a(a)	10/7/1994; 2/25/1992; 2/9/1978 <i>(See Also: 36a-23)</i>
36-28a(b)	7/29/1988 #1 <i>(See Also: 36a-23)</i>
36-28a(d)	8/23/1984 <i>(See Also: 36a-23)</i>

- 36-28a(e) 7/29/1988 #1; 8/23/1984 (*See Also: 36a-23*)
- 36-28a(f) (*Rpl*) 2/25/1992 (*See Also: 36a-23*)
- 36-29j(3) (*Rpl*) (*See Also: 36-29j(c); 36a-120 re reserves*)
- 36-29j(c) (*Rpl*) 9/28/1983 (*See Also: 36-29j(3); 36a-120 re reserves*)
- 36-30 10/20/1994D; 5/14/1993; 9/5/1986; 10/25/1985 #1; 12/7/1984 #1; 8/2/1984 #2; 1/31/1984; 1/17/1984 #3; 8/3/1983 #2; 11/8/1982 #2; 10/15/1982D; 8/11/1982; 8/10/1982; 7/22/1982; 6/1/1982; 5/27/1982 #2; 11/13/1981; 10/6/1981 #3; 8/31/1981 #4; 6/22/1981; 6/10/1981 #1; 12/15/1980DR; 12/10/1980 #1D; 11/6/1979 (*See Also: 36a-210*)
- 36-30(a)(1) (*See Also: 36-30(1)(a); 36a-210*)
- 36-30(f) (*See Also: 36-30(6); 36a-210(g)*)
- 36-30(1)(a) 7/22/1982 (*See Also: 36-30(a)(1); 36a-210*)
- 36-30(6) 1/17/1984 #3; 11/8/1982 #2; 7/22/1982 (*See Also: 36-30(f); 36a-210(g)*)
- 36-50 12/14/1993 (*See Also: 36a-236*)
- 36-51 12/14/1993; 7/6/1992 (*See Also: 36a-237*)
- 36-51(a) 7/6/1992 (*See Also: 36a-237*)
- 36-51(b) (*Rpl*) 7/6/1992
- 36-51(c) (*Rpl*) 7/6/1992
- 36-51(b)(2) (*Rpl*) (*See Also: 36-51(2)(b)*)
- 36-51(2)(b) (*Rpl*) 3/23/1981 #3 (*See Also: 36-51(b)(2)*)
- 36-52 12/14/1993 (*See Also: 36a-239*)
- 36-53 12/10/1991; 3/21/1991; 1/22/1991; 10/25/1990; 2/23/1990 #2; 7/21/1988; 3/13/1987; 6/18/1986 #2; 1/30/1986; 9/7/1984 #2; 9/1/1983; 8/14/1981 #4 (*See Also: 36a-70*)
- 36-53(b) (*See Also: 36-53(2); 36a-70*)
- 36-53(c) (*See Also: 36-53(3); 36a-70*)
- 36-53(g) (*See Also: 36-53(7); 36a-70*)
- 36-53(g)(4) (*See Also: 36-53(7)(d); 36a-70*)

36-53(h)	<i>(See Also: 36-53(8); 36a-70)</i>
36-53(l)	<i>(See Also: 36-53(12); 36a-70)</i>
36-53(2)	3/21/1986 <i>(See Also: 36-53(b); 36a-70)</i>
36-53(3)	2/19/1985 <i>(See Also: 36-53(c); 36a-70)</i>
36-53(7)	2/19/1985; 12/5/1984; 9/7/1984 #2 <i>(See Also: 36-53(g); 36a-70)</i>
36-53(7)(d)	3/13/1987 <i>(See Also: 36-53(g)(4); 36a-70)</i>
36-53(8)	12/5/1984 <i>(See Also: 36-53(h); 36a-70)</i>
36-53(12)	3/27/2000 #1; 7/28/1988; 2/26/1987 #2; 6/17/1985; 9/7/1984 #1; 2/3/1984 #2 <i>(See Also: 36-53(l); 36a-70)</i>
36-55 (Rpl)	3/30/1982 #1
36-55(b) (Rpl)	10/9/1985 #2; 3/30/1982 #1
36-57 (Rpl)	11/12/1992; 9/10/1990; 2/13/1990; 10/11/1988; 3/16/1988 #2; 1/9/1987 #1; 10/28/1986; 1/3/1986 #1; 6/17/1985; 9/21/1984; 9/7/1984 #2; 1/13/1983 <i>(See Also: 36a-250 re powers of Connecticut banks; 36a-276(c) re authority to purchase equity securities of bank; 36a-277 re social purpose investments; 36a-350 re real estate held by fiduciary)</i>
36-57(1) (Rpl)	7/7/1993; 2/1/1993 <i>(See Also: 36-57(a))</i>
36-57(8) (Rpl)	6/30/1994 #2
36-57(10) (Rpl)	<i>(See Also: 36-57(j))</i>
36-57(13) (Rpl)	<i>(See Also: 36-57(m))</i>
36-57(14) (Rpl)	<i>(See Also: 36-57(n))</i>
36-57(15) (Rpl)	<i>(See Also: 36-57(o))</i>
36-57(16) (Rpl)	<i>(See Also: 36-57(p))</i>
36-57(17) (Rpl)	<i>(See Also: 36-57(q))</i>
36-57(18) (Rpl)	<i>(See Also: 36-57(r))</i>
36-57(19) (Rpl)	<i>(See Also: 36-57(s))</i>
36-57(20) (Rpl)	<i>(See Also: 36-57(t))</i>



- 36-57(20)(D) *(Rpl)* *(See Also: 36-57(t)(4))*
- 36-57(21) *(Rpl)* *(See Also: 36-57(u))*
- 36-57(22) *(Rpl)* *(See Also: 36-57(v))*
- 36-57(24) *(Rpl)* *(See Also: 36-57(x))*
- 36-57(25) *(Rpl)* *(See Also: 36-57(y))*
- 36-57(26) *(Rpl)* *(See Also: 36-57(z))*
- 36-57(27) *(Rpl)* *(See Also: 36-57(aa))*
- 36-57(28) *(Rpl)* *(See Also: 36-57(bb))*
- 36-57(29) *(Rpl)* *(See Also: 36-57(cc))*
- 36-57(30) *(Rpl)* *(See Also: 36-57(dd))*
- 36-57(31) *(Rpl)* *(See Also: 36-57(ee))*
- 36-57(32) *(Rpl)* 6/30/1994 #2 *(See Also: 36-57(ff))*
- 36-57(33) *(Rpl)* *(See Also: 36-57(gg))*
- 36-57(a) *(Rpl)* 11/12/1992; 11/2/1992 #1; 10/11/1988; 9/21/1987 #1; 4/12/1985 #1; 9/7/1984 #2; 8/2/1984 #1; 7/25/1984; 8/5/1982 #2; 6/8/1979 *(See Also: 36-57(I))*
- 36-57(j) *(Rpl)* 6/3/1988; 1/3/1986 #1 *(See Also: 36-57(10))*
- 36-57(m) *(Rpl)* 9/7/1984 #2; 6/2/1983D *(See Also: 36-57(13))*
- 36-57(n) *(Rpl)* 11/2/1992 #1; 9/21/1984; 9/7/1984 #2; 7/25/1984; 5/19/1981 *(See Also: 36-57(14))*
- 36-57(o) *(Rpl)* 9/7/1984 #2 *(See Also: 36-57(15))*
- 36-57(p) *(Rpl)* 9/7/1984 #2 *(See Also: 36-57(16))*
- 36-57(q) *(Rpl)* 1/3/1986 #1; 12/14/1984 #1; 9/7/1984 #2; 10/6/1983; 10/18/1982; 4/21/1980 #1 *(See Also: 36-57(17))*
- 36-57(r) *(Rpl)* 11/2/1992 #3; 9/17/1992; 7/15/1992 #2; 6/9/1992; 10/11/1988; 4/22/1988; 12/2/1987 #2; 9/21/1987 #1; 8/6/1987; 3/5/1987; 10/28/1986; 6/2/1983D; 3/23/1983 #1; 7/6/1982; 6/18/1982 #1; 11/14/1979 *(See Also: 36-57(18))*
- 36-57(s) *(Rpl)* 1/16/1985 *(See Also: 36-57(19))*

- 36-57(t) *(Rpl)* 6/14/1988D; 6/3/1988; 9/11/1987; 10/28/1986; 5/23/1984; 5/18/1984; 7/2/1981 #1  
*(See Also: 36-57(20))*
- 36-57(t)(4) *(Rpl)* 5/31/1985; 4/26/1985 #1; 1/30/1985; 5/12/1983 #2 *(See Also: 36-57(20)(D))*
- 36-57(u) *(Rpl)* 10/28/1986 *(See Also: 36-57(21))*
- 36-57(v) *(Rpl)* 10/28/1986 *(See Also: 36-57(22))*
- 36-57(x) *(Rpl)* 2/27/1991; 10/28/1986; 1/3/1986 #1 *(See Also: 36-57(24))*
- 36-57(y) *(Rpl)* 9/17/1992; 7/15/1992 #2; 8/19/1988; 12/2/1987 #2; 3/5/1987; 10/28/1986;  
11/25/1985 #2; 5/31/1985; 4/26/1985 #1; 1/30/1985; 9/7/1984 #2; 8/3/1983 #1;  
3/23/1983 #1; 1/13/1983; 6/24/1982 #1; 6/18/1982 #1; 7/20/1979 *(See Also:  
36-57(25))*
- 36-57(z) *(Rpl)* 10/28/1986 *(See Also: 36-57(26))*
- 36-57(aa) *(Rpl)* 10/28/1986 *(See Also: 36-57(27))*
- 36-57(bb) *(Rpl)* 10/28/1986; 6/24/82 #1 *(See Also: 36-57(28))*
- 36-57(cc) *(Rpl)* 10/28/1986 *(See Also: 36-57(29))*
- 36-57(dd) *(Rpl)* 10/28/1986 *(See Also: 36-57(30))*
- 36-57(ee) *(Rpl)* 10/28/1986 *(See Also 36-57(31))*
- 36-57(ff) *(Rpl)* 10/28/1986 *(See Also: 36-57(32))*
- 36-57(gg) *(Rpl)* 11/2/1992 #3; 9/17/1992; 7/15/1992 #2; 8/19/1988; 6/14/1988D; 12/2/1987 #2;  
9/21/1987 #1; 8/6/1987; 3/5/1987; 1/9/1987 #1; 10/28/1986; 11/25/1985 #2 *(See  
Also: 36-57(33))*
- 36-57a *(Rpl)* 11/2/1992 #2; 3/18/1985 *(See Also: 36a-250(a)(26) re power to enter leases on  
personal property)*
- 36-58 *(Rpl)* 6/8/1979
- 36-59 8/4/1993; 3/1/1993 #1; 5/6/1991; 2/23/1990 #2; 11/8/1989 #1DR; 9/11/1987;  
2/4/1987 #2; 2/4/1987 #1; 9/5/1986; 2/5/1986; 12/3/1985 #2; 2/15/1985;  
11/27/1984 #5; 7/27/1984 #1; 5/24/1984 #1; 5/23/1984; 1/17/1984 #3; 4/25/1983;  
2/16/1983; 8/11/1982; 6/24/1982 #1; 7/2/1981 #1; 6/22/1981; 6/10/1981 #1;  
5/18/1981; 3/10/1981 *(See Also: 36a-145)*
- 36-59(1) 4/25/1983 *(See Also: 36-59(a); 36a-145(b))*
- 36-59(1)(b) 2/5/1986; 12/3/1985 #2; 8/10/1982 *(See Also: 36-59(a); 36a-145(b))*

- 36-59(4) *(Rpl)* 9/5/1986; 8/10/1982; 6/1/1982; 12/10/1980 #1D
- 36-59(6) 1/3/1992; 10/9/1991 #1; 3/6/1991; 6/5/1990 *(See Also: 36-59(f); 36a-145(h)(1))*
- 36-59(f) 10/4/1993 *(See Also: 36-59(6); 36a-145(h)(1))*
- 36-60 *(Rpl)* 4/22/1994 #2; 11/2/1992 #1; 5/31/1985; 4/12/1985 #1; 2/11/1985; 9/24/1984; 8/15/1984 #2; 8/2/1984 #1; 7/25/1984; 7/3/1984; 5/18/1984; 9/29/1983; 11/28/1979; 8/8/1979; 6/4/1979 *(See Also: 36a-250 re limitation on banks' powers)*
- 36-63 8/5/1982 #1 *(See Also: 36a-16)*
- 36-65 *(Rpl)* 5/13/2009; 11/17/2003 #2; 8/19/1988; 9/2/1986; 3/18/1985; 2/5/1985; 9/21/1984; 8/3/1983 #1; 7/21/1983 #1; 3/23/1983 #1; 1/13/1983; 10/20/1982 #2; 3/23/1982 #2; 11/27/1981; 8/3/1981 *(See Also: 36a-262 re limitations on liabilities)*
- 36-65(a) *(Rpl)* *(See Also: 36-65(1))*
- 36-65(b) *(Rpl)* *(See Also: 36-65(2))*
- 36-65(c) *(Rpl)* *(See Also: 36-65(3))*
- 36-65(d) *(Rpl)* *(See Also: 36-65(4))*
- 36-65(e) *(Rpl)* *(See Also: 36-65(5))*
- 36-65(f) *(Rpl)* *(See Also: 36-65(6))*
- 36-65(g) *(Rpl)* *(See Also: 36-65(7))*
- 36-65(g)(3) *(Rpl)* *(See Also: 36-65(7)(C))*
- 36-65(1) *(Rpl)* 9/2/1986; 3/18/1985; 1/13/1983; 10/20/1982 #2; 10/6/1981 #2; 8/3/1981; 6/15/1981; 5/21/1981; 4/2/1981; 11/28/1979; 9/17/1979; 6/8/1979; 9/7/1978 *(See Also: 36-65(a))*
- 36-65(2) *(Rpl)* 2/5/1985 *(See Also: 36-65(b))*
- 36-65(3) *(Rpl)* 2/5/1985; 9/7/1978 *(See Also: 36-65(c))*
- 36-65(4) *(Rpl)* 2/5/1985 *(See Also: 36-65(d))*
- 36-65(5) *(Rpl)* 2/5/1985 *(See Also: 36-65(e))*
- 36-65(6) *(Rpl)* 5/19/1981 *(See Also: 36-65(f))*
- 36-65(7) *(Rpl)* 2/5/1985 *(See Also: 36-65(g))*

36-65(7)(C) ( <i>Rpl</i> )	3/18/1985 ( <i>See Also: 36-65(g)(3)</i> )
36-65a ( <i>Rpl</i> )	5/31/1985; 4/26/1985 #1; 2/27/1985; 2/11/1985; 10/10/1984 #1; 5/12/1983 #2; 3/15/1983 #3; 6/18/1982 #1 ( <i>See Also: 36a-251(a)(1) re acquisition of controlling stock</i> )
36-66 ( <i>Rpl</i> )	5/24/1984 #2; 8/3/1983 #1
36-66(a)(3) ( <i>Rpl</i> )	2/5/1985
36-68	5/19/1988 #2; 9/22/1982 #2 ( <i>See Also: 36a-264</i> )
36-70 ( <i>Rpl</i> )	8/18/1987; 11/25/1985 #2; 5/19/1981; 11/21/1979; 10/15/1979; 10/9/1979; 7/20/1979 ( <i>See Also: 36a-250(a)(28) re power to invest in mortgage loans; 36a-261(l) re loans pursuant to Serviceman's Readjustment Act</i> )
36-70(b) ( <i>Rpl</i> )	8/18/1987; 11/27/1981 ( <i>See Also: 36-70(c)</i> )
36-70(b)(1) ( <i>Rpl</i> )	5/19/1981 ( <i>See Also: 36-70(c)(1)</i> )
36-70(b)(3) ( <i>Rpl</i> )	11/27/1981 ( <i>See Also: 36-70(c)(3)</i> )
36-70(b)(4) ( <i>Rpl</i> )	11/25/1985 #2; 11/27/1981; 4/20/1981; 5/27/1980 ( <i>See Also: 36-70(c)(4)</i> )
36-70(c) ( <i>Rpl</i> )	10/9/1979 ( <i>See Also: 36-70(b); 36-70(d)</i> )
36-70(c)(1) ( <i>Rpl</i> )	( <i>See Also: 36-70(b)(1)</i> )
36-70(c)(3) ( <i>Rpl</i> )	( <i>See Also: 36-70(b)(3)</i> )
36-70(c)(4) ( <i>Rpl</i> )	( <i>See Also: 36-70(b)(4)</i> )
36-70(d) ( <i>Rpl</i> )	( <i>See Also: 36-70(c)</i> )
36-70(d)(2) ( <i>Rpl</i> )	8/18/1987 ( <i>See Also: 36-70(e)(2)</i> )
36-70(e)(2) ( <i>Rpl</i> )	( <i>See Also: 36-70(d)(2)</i> )
36-73a ( <i>Rpl</i> )	6/24/1985; 12/9/1981 #1; 8/4/1980; 10/18/1978; 9/19/1978 ( <i>See Also: 36a-250(a)(38) re power to act as trustee or custodian of IRAs</i> )
36-80 ( <i>Rpl</i> )	6/26/1991; 11/2/1990 ( <i>See Also: 36a-110 re dividends on capital stock</i> )
36-81	9/7/1984 #1 ( <i>See Also: 36a-352</i> )
36-82 ( <i>Rpl</i> )	4/7/1986 ( <i>See Also: 36a-350 re investments of assets and funds held by bank</i> )
36-83	10/17/1988 #1; 1/23/1987; 5/15/1986 #1; 5/21/1985; 10/26/1984 #1; 11/6/1981 #2 ( <i>See Also: 36a-365</i> )

36-83(b)(1)	<i>(See Also: 36-83(2)(a); 36a-365)</i>
36-83(b)(3)	<i>(See Also: 36-83(2)(c); 36a-365)</i>
36-83(b)(4)	<i>(See Also: 36-83(2)(d); 36a-365)</i>
36-83(c)(7)	<i>(See Also: 36-83(3)(g); 36a-365)</i>
36-83(e)(1)	<i>(See Also: 36-83(4)(a); 36a-365)</i>
36-83(e)(2)	<i>(See Also: 36-83(4)(b); 36a-365)</i>
36-83(g)	<i>(See Also: 36-83(6); 36a-365)</i>
36-83(h)	<i>(See Also: 36-83(7); 36a-365)</i>
36-83(2)(a)	9/16/1985 #1 <i>(See Also: 36-83(b)(1); 36a-365)</i>
36-83(2)(c)	10/17/1988 #1; 1/23/1987 <i>(See Also: 36-83(b)(3); 36a-365)</i>
36-83(2)(d)	10/17/1988 #1; 1/23/1987 <i>(See Also: 36-83(b)(4); 36a-365)</i>
36-83(3)(g)	5/8/1990 <i>(See Also: 36-83(b)(7); 36a-365)</i>
36-83(4)(a)	5/15/1986 #1 <i>(See Also: 36-83(e)(1); 36a-365)</i>
36-83(4)(b)	5/8/1990; 5/10/1982 #2 <i>(See Also: 36-83(e)(2); 36a-365)</i>
36-83(6)	1/23/1987 <i>(See Also: 36-83(g); 36a-365)</i>
36-83(7)	10/26/1984 #1 <i>(See Also: 36-83(h); 36a-365)</i>
36-87	10/20/1994D; 7/27/1992; 2/26/1988 #3; 3/16/1983 <i>(See Also: 36a-82)</i>
36-88	12/8/1987 <i>(See Also: 36a-105)</i>
36-88(a)	<i>(See Also: 36-88(1); 36a-105(b))</i>
36-88(b)	<i>(See Also: 36-88(2); 36a-105(c))</i>
36-88(c) (Rpl)	<i>(See Also: 36-88(3))</i>
36-88(d) (Rpl)	<i>(See Also: 36-88(4))</i>
36-88(e) (Rpl)	<i>(See Also: 36-88(5))</i>
36-88(f) (Rpl)	<i>(See Also: 36-88(6))</i>
36-88(1)	5/15/1986 #2 <i>(See Also: 36-88(a); 36a-105(b))</i>

- 36-88(2) 4/15/1985; 6/28/1983 #2 *(See Also: 36-88(b); 36a-105(c))*
- 36-88(3) *(Rpl)* 4/11/1989; 3/10/1989D; 7/12/1988 #1D; 5/8/1987 #1; 4/16/1987; 10/29/1986; 7/21/1983 #3 *(See Also: 36-88(c))*
- 36-88(4) *(Rpl)* 6/26/1991; 7/31/1986D; 3/21/1986; 10/7/1985 *(See Also: 36-88(d))*
- 36-88(5) *(Rpl)* 6/26/1991; 2/6/1991D; 10/23/1989D; 5/9/1989; 12/30/1985 #3D; 8/21/1985 #2D; 11/21/1977 *(See Also: 36-88(e))*
- 36-88(6) *(Rpl)* 3/21/1986; 7/21/1983 #3 *(See Also: 36-88(f))*
- 36-89a 4/11/1989; 12/8/1987; 5/8/1987 #1; 2/19/1985; 12/6/1985 #1D *(See Also: 36a-108)*
- 36-89b 6/26/1991; 11/2/1990; 12/6/1985 #1D; 10/9/1985 #1; 10/6/1983 *(See Also: 36a-106)*
- 36-89b(a) *(See Also: 36-89b(1); 36a-106)*
- 36-89b(a)(2) *(Rpl)* *(See Also: 36-89b(1)(b))*
- 36-89b(c) *(See Also: 36-89b(3); 36a-106(b))*
- 36-89b(d) *(See Also: 36-89b(4); 36a-106(c))*
- 36-89b(1) 8/5/1982 #2 *(See Also: 36-89b(a); 36a-106)*
- 36-89b(1)(b) *(Rpl)* 8/5/1982 #2 *(See Also: 36-89b(a)(2))*
- 36-89b(3) 8/5/1982 #2 *(See Also: 36-89b(c); 36a-106(b))*
- 36-89b(4) 10/6/1983 *(See Also: 36-89b(d); 36a-106(c))*
- 36-92 12/24/1981DR; 8/14/1981 #4 *(See Also: 36-193u; 36a-125)*
- 36-92(2) 12/24/1981DR *(See Also: 36-193u; 36a-125)*
- 36-92(5) 12/24/1981DR *(See Also: 36-193u; 36a-125)*
- 36-96 *(Rpl)* 11/2/1992 #3; 9/17/1992; 7/15/1992 #2; 2/13/1990; 12/2/1987 #2; 8/6/1987; 3/5/1987; 3/4/1987; 10/28/1986; 7/3/1986 #2; 12/20/1985 #1; 12/18/1985; 7/2/1985 #3; 2/2/1984 #2; 8/26/1981 #2; 3/4/1981; 1/25/1980; 10/5/1979 #2; 9/21/1979 #2; 9/21/1979 #1 *(See Also: 36a-276 re investments in equity securities; 36a-277 re social purpose investments)*
- 36-96(b) *(Rpl)* *(See Also: 36-96(2))*
- 36-96(b)(1) *(Rpl)* *(See Also: 36-96(2)(a))*

- 36-96(b)(4) *(Rpl)*      *(See Also: 36-96(2)(d))*
- 36-96(b)(8) *(Rpl)*      *(See Also: 36-96(2)(h))*
- 36-96(e) *(Rpl)*        *(See Also: 36-96(5))*
- 36-96(f) *(Rpl)*        *(See Also: 36-96(6))*
- 36-96(g) *(Rpl)*        *(See Also: 36-96(7))*
- 36-96(h) *(Rpl)*        *(See Also: 36-96(8))*
- 36-96(i) *(Rpl)*        *(See Also: 36-96(9))*
- 36-96(j) *(Rpl)*        *(See Also: 36-96(10))*
- 36-96(k) *(Rpl)*        *(See Also: 36-96(11))*
- 36-96(l) *(Rpl)*        *(See Also: 36-96(12))*
- 36-96(m) *(Rpl)*        *(See Also: 36-96(13))*
- 36-96(n) *(Rpl)*        *(See Also: 36-96(14))*
- 36-96(n)(1) *(Rpl)*      *(See Also: 36-96(14)(a))*
- 36-96(n)(2) *(Rpl)*      *(See Also: 36-96(14)(b))*
- 36-96(p) *(Rpl)*        *(See Also: 36-96(16))*
- 36-96(q) *(Rpl)*        *(See Also: 36-96(17))*
- 36-96(r) *(Rpl)*        8/15/1994 #1 *(See Also: 36-96(18))*
- 36-96(u) *(Rpl)*        *(See Also: 36-96(21))*
- 36-96(u)(1) *(Rpl)*      *(See Also: 36-96(21)(a))*
- 36-96(u)(2) *(Rpl)*      *(See Also: 36-96(21)(b))*
- 36-96(w) *(Rpl)*        *(See Also: 36-96(23))*
- 36-96(x) *(Rpl)*        *(See Also: 36-96(24))*
- 36-96(2) *(Rpl)*        8/6/1987 *(See Also: 36-96(b))*
- 36-96(2)(a) *(Rpl)*      7/3/1986 #2; 9/11/1985; 8/7/1985; 7/29/1985 #3; 7/29/1985 #2; 7/29/1985 #1 *(See Also: 36-96(b)(1))*

- 36-96(2)(d) *(Rpl)* 11/17/1978 *(See Also: 36-96(b)(4))*
- 36-96(2)(h) *(Rpl)* 3/4/1987 *(See Also: 36-96(b)(8))*
- 36-96(5) *(Rpl)* 9/21/1979 #1 *(See Also: 36-96(e))*
- 36-96(6) *(Rpl)* 9/21/1979 #1 *(See Also: 36-96(f))*
- 36-96(7) *(Rpl)* 9/21/1979 #1 *(See Also: 36-96(g))*
- 36-96(8) *(Rpl)* 9/21/1979 #1 *(See Also: 36-96(h))*
- 36-96(9) *(Rpl)* 6/16/1981; 9/21/1979 #1; 9/7/1978 *(See Also: 36-96(i))*
- 36-96(10) *(Rpl)* 2/6/1986 #2; 7/2/1985 #3; 7/6/1982; 8/5/1980 #2; 1/25/1980; 9/21/1979 #1 *(See Also: 36-96(j))*
- 36-96(11) *(Rpl)* 9/21/1979 #1 *(See Also: 36-96(k))*
- 36-96(12) *(Rpl)* 7/6/1988; 2/2/1984 #2; 6/19/1981 #1; 9/21/1979 #1 *(See Also: 36-96(l))*
- 36-96(13) *(Rpl)* 11/2/1992 #3; 9/17/1992; 7/15/1992 #2; 6/9/1992; 8/21/1991; 10/11/1988; 7/6/1988; 6/24/1988 #1; 6/3/1988; 4/22/1988; 12/2/1987 #2; 10/23/1987 #3; 8/6/1987; 7/20/1987; 3/5/1987; 2/9/1987; 10/28/1986; 6/19/1986; 12/20/1985 #1; 12/18/1985; 7/2/1985 #3; 5/31/1985; 4/26/1985 #1; 1/30/1985; 11/8/1982 #1; 6/18/1982 #1; 5/27/1982 #2; 12/21/1981; 8/26/1981 #2; 8/5/1980 #2; 7/1/1980; 1/25/1980; 9/21/1979 #1 *(See Also: 36-96(m))*
- 36-96(14) *(Rpl)* 9/17/1992; 7/15/1992 #2; 6/9/1992; 8/21/1991; 7/6/1988; 12/2/1987 #2; 3/5/1987; 2/9/1987; 6/19/1986; 12/18/1985; 5/31/1985; 11/8/1982 #1; 12/21/1981; 8/26/1981 #2; 6/19/1981 #2; 7/1/1980 *(See Also: 36-96(n))*
- 36-96(14)(a) *(Rpl)* 6/9/1992; 10/11/1988; 2/9/1987; 5/31/1985; 4/26/1985 #1; 1/30/1985; 11/8/1982 #1 *(See Also: 36-96(n)(1))*
- 36-96(14)(b) *(Rpl)* 11/8/1982 #1 *(See Also: 36-96(n)(2))*
- 36-96(16) *(Rpl)* 8/6/1987; 7/6/1982; 9/21/1979 #1 *(See Also: 36-96(p))*
- 36-96(17) *(Rpl)* 5/31/1985; 9/21/1979 #1 *(See Also: 36-96(q))*
- 36-96(18) *(Rpl)* 2/1/1989; 6/3/1988; 4/26/1988; 10/23/1987 #3; 1/18/1985 #3; 9/24/1984 *(See Also: 36-96(r))*
- 36-96(21) *(Rpl)* 11/2/1992 #3; 9/17/1992; 7/15/1992 #2; 8/19/1988; 7/6/1988; 6/3/1988; 4/26/1988; 12/2/1987 #2; 9/21/1987 #1; 8/6/1987; 3/5/1987; 1/9/1987 #1; 12/18/1985; 11/25/1985 #2; 7/2/1985 #3; 4/30/1985; 2/2/1984 #1; 3/22/1983; 11/8/1982 #1; 6/18/1982 #1; 5/19/1982; 4/7/1982; 12/21/1981; 8/26/1981 #2; 7/1/1981; 3/23/1981 #2; 9/21/1979 #1; 5/24/1979 *(See Also: 36-96(u))*



36-96(21)(a) ( <i>Rpl</i> )	12/18/1985; 3/18/1985; 11/8/1982 #1; 7/20/1979 ( <i>See Also: 36-96(u)(1)</i> )
36-96(21)(b) ( <i>Rpl</i> )	7/2/1985 #3; 11/8/1982 #1 ( <i>See Also: 36-96(u)(2)</i> )
36-96(23) ( <i>Rpl</i> )	3/26/1981 #2; 3/23/1981 #1 ( <i>See Also: 36-96(w)</i> )
36-96(24) ( <i>Rpl</i> )	2/5/1985 ( <i>See Also: 36-96(x)</i> )
36-96b ( <i>Rpl</i> )	11/17/1978
36-96c ( <i>Rpl</i> )	11/17/1978; 8/18/1977; 2/13/1976
36-97a ( <i>Rpl</i> )	8/17/1994; 5/24/1984 #2; 5/27/1982 #1; 12/9/1981 #2; 6/22/1981; 6/10/1981 #1 ( <i>See Also: 36a-260 re general loan authority</i> )
36-97b ( <i>Rpl</i> )	8/17/1994; 8/19/1988; 5/20/1987 #3; 8/21/1985 #1; 2/5/1985 ( <i>See Also: 36a-260 re general loan authority</i> )
36-97b(b) ( <i>Rpl</i> )	5/20/1987 #3 ( <i>See Also: 36a-260 re general loan authority</i> )
36-97d ( <i>Rpl</i> )	9/17/1992; 7/15/1992 #2; 7/6/1988; 12/2/1987 #2; 3/5/1987 ( <i>See Also: 36a-276(d) re equity investments in registered investment companies</i> )
36-98 ( <i>Rpl</i> )	10/9/1979 ( <i>See Also: 36a-260 re general loan authority</i> )
36-98(b) ( <i>Rpl</i> )	( <i>See Also: 36-98(2); 36a-260 re general loan authority</i> )
36-98(2) ( <i>Rpl</i> )	2/5/1985 ( <i>See Also: 36-98(b); 36a-260 re general loan authority</i> )
36-98(4) ( <i>Rpl</i> )	10/9/1979
36-98b	8/19/1988 ( <i>See Also: 36a-262</i> )
36-99	8/17/1994; 3/21/1990; 12/5/1989; 8/18/1987; 12/18/1985; 11/25/1985 #2; 8/21/1985 #1; 2/2/1984 #1; 8/3/1983 #1; 5/13/1982; 6/22/1981; 6/10/1981 #1; 4/20/1981; 11/21/1979; 10/15/1979; 10/9/1979; 9/14/1979; 7/20/1979; 9/13/1978; 9/11/1978 ( <i>See Also: 36a-261</i> )
36-99(a)	( <i>See Also: 36-99(1); 36a-261(b)</i> )
36-99(a)(1)	( <i>See Also: 36-99(1)(a); 36a-261(b)</i> )
36-99(a)(3) ( <i>Rpl</i> )	( <i>See Also: 36-99(1)(c)</i> )
36-99(a)(4)	( <i>See Also: 36-99(1)(d); 36a-261(b)(2)</i> )
36-99(a)(4)(A)	( <i>See Also: 36-99(1)(d)(1); 36a-261(b)(2)</i> )
36-99(a)(4)(B)	( <i>See Also: 36-99(1)(d)(2); 36a-261(b)(2)</i> )

36-99(b)	<i>(See Also: 36-99(2); 36a-261(c))</i>
36-99(c)	<i>(See Also: 36-99(3); 36a-261(d))</i>
36-99(d)	<i>(See Also: 36-99(4); 36a-261(e))</i>
36-99(e)	<i>(See Also: 36-99(7); 36a-261(f))</i>
36-99(f)	<i>(See Also: 36-99(8); 36a-261(g))</i>
36-99(g) <i>(Rpl)</i>	<i>(See Also: 36-99(9))</i>
36-99(g)(2) <i>(Rpl)</i>	<i>(See Also: 36-99(9)(b))</i>
36-99(h)	8/17/1994 <i>(See Also: 36-99(10); 36a-261(h))</i>
36-99(h)(2)	8/17/1994 <i>(See Also: 36-99(10); 36a-261(h))</i>
36-99(h)(2)(D)	8/17/1994 <i>(See Also: 36-99(10); 36a-261(h))</i>
36-99(j) <i>(Rpl)</i>	<i>(See Also: 36-99(12))</i>
36-99(l)	<i>(See Also: 36-99(14); 36a-261(l))</i>
36-99(m) <i>(Rpl)</i>	<i>(See Also: 36-99(15))</i>
36-99(n)(2)	<i>(See Also: 36-99(16)(b); 36a-261(m))</i>
36-99(o)	<i>(See Also: 36-99(17); 36a-261(n))</i>
36-99(s) <i>(Rpl)</i>	<i>(See Also: 36-99(21))</i>
36-99(1)	8/18/1987; 3/22/1983; 6/22/1981; 6/10/1981 #1 <i>(See Also: 36-99(a); 36a-261(b))</i>
36-99(1)(a)	12/5/1989 <i>(See Also: 36-99(a)(1); 36a-261(b))</i>
36-99(1)(c) <i>(Rpl)</i>	3/21/1990; 12/5/1989 <i>(See Also: 36-99(a)(3))</i>
36-99(1)(d)	3/22/1983 <i>(See Also: 36-99(a)(4); 36a-261(b)(2))</i>
36-99(1)(d)(1)	3/22/1983 <i>(See Also: 36-99(a)(4)(A); 36a-261(b)(2))</i>
36-99(1)(d)(2)	2/2/1984 #1 <i>(See Also: 36-99(a)(4)(B); 36a-261(b)(2))</i>
36-99(2)	11/27/1981 <i>(See Also: 36-99(b); 36a-261(c))</i>
36-99(3)	8/18/1987; 11/27/1981; 6/22/1981; 6/10/1981 #1 <i>(See Also: 36-99(c); 36a-261(d))</i>

36-99(4)	11/27/1981 <i>(See Also: 36-99(d); 36a-261(e))</i>
36-99(5) <i>(Rpl)</i>	2/5/1985; 1/13/1983
36-99(7)	4/20/1981; 12/28/1978 <i>(See Also: 36-99(e); 36a-261(f))</i>
36-99(8)	8/18/1987 <i>(See Also: 36-99(f); 36a-261(g))</i>
36-99(9) <i>(Rpl)</i>	8/18/1987; 11/25/1985 #2; 1/18/1984 #2; 9/11/1978 <i>(See Also: 36-99(g))</i>
36-99(9)(b) <i>(Rpl)</i>	1/18/1984 #2; 4/20/1981; 5/27/1980 <i>(See Also: 36-99(g)(2))</i>
36-99(10)	8/18/1987; 9/11/1978 <i>(See Also: 36-99(h); 36a-261(h))</i>
36-99(12) <i>(Rpl)</i>	6/22/1981; 6/10/1981 #1; 10/9/1979; 11/13/1978; 9/11/1978 <i>(See Also: 36-99(j))</i>
36-99(14)	6/22/1981; 6/10/1981 #1 <i>(See Also: 36-99(l); 36a-261(l))</i>
36-99(15) <i>(Rpl)</i>	8/6/1987; 6/22/1981; 6/10/1981 #1; 10/19/1979; 7/30/1979 <i>(See Also: 36-99(m))</i>
36-99(16)(b)	8/21/1985 #1 <i>(See Also: 36-99(n)(2); 36a-261(m))</i>
36-99(17)	8/6/1987; 6/22/1981; 6/10/1981 #1; 10/19/1979; 7/30/1979 <i>(See Also: 36-99(o); 36a-261(n))</i>
36-99(21) <i>(Rpl)</i>	8/18/1987; 6/22/1981; 6/10/1981 #1 <i>(See Also: 36-99(s))</i>
36-100 <i>(Rpl)</i>	5/24/1984 #2; 6/22/1981; 6/10/1981 #1 <i>(See Also: 36a-260; 36a-261 re general loan authority)</i>
36-101(3)	2/5/1985 <i>(See Also: 36a-266)</i>
36-101a <i>(Rpl)</i>	5/24/1984 #2; 1/31/1984; 6/16/1983 #1; 6/22/1981; 6/10/1981 #1; 3/12/1981 <i>(See Also: 36a-98(b) re sale of stock; 36a-263(a) re FRB Reg. O)</i>
36-101a(4) <i>(Rpl)</i>	<i>(See Also: 36-101a(D); 36a-98(b) re sale of stock; 36a-263(a) re FRB Reg. O)</i>
36-101a(D) <i>(Rpl)</i>	6/22/1981; 6/10/1981 #1 <i>(See Also: 36-101a(4); 36a-98(b) re sale of stock; 36a-263(a) re FRB Reg. O)</i>
36-104 <i>(Rpl)</i>	8/5/1982 #2; 6/9/1981; 12/10/1980 #1D; 10/24/1978
36-104a <i>(Rpl)</i>	5/8/1989; 4/10/1987; 12/9/1981 #1; 6/9/1981; 10/24/1978
36-104b <i>(Rpl)</i>	10/27/1983; 8/27/1981; 10/24/1978
36-104b(a) <i>(Rpl)</i>	5/19/1982 #2; 8/27/1981
36-104c <i>(Rpl)</i>	8/27/1981; 10/24/1978 <i>(See Also: 36a-250(a)(2) re demand deposits in Connecticut banks)</i>

36-104d <i>(Rpl)</i>	8/27/1981; 10/24/1978
36-104e <i>(Rpl)</i>	8/27/1981; 10/24/1978
36-104f <i>(Rpl)</i>	10/27/1983; 5/2/1983; 5/18/1982 #2; 12/24/1981DR; 8/27/1981; 8/26/1981 #1; 6/22/1981; 6/10/1981 #1; 10/24/1978
36-104g <i>(Rpl)</i>	10/27/1983; 8/27/1981; 6/22/1981; 6/10/1981 #1; 10/24/1978
36-104h <i>(Rpl)</i>	8/27/1981; 10/24/1978
36-104i <i>(Rpl)</i>	8/27/1981; 10/24/1978
36-104j <i>(Rpl)</i>	8/27/1981; 10/24/1978
36-104k <i>(Rpl)</i>	8/27/1981; 10/24/1978
36-104l	8/27/1981; 6/12/1981; 10/24/1978 <i>(See Also: 36-9i; 36a-299)</i>
36-104m <i>(Rpl)</i>	8/27/1981; 7/27/1979; 10/24/1978
36-104o <i>(Rpl)</i>	10/27/1983; 5/2/1983; 3/15/1983 #2
36-106	12/10/1980 #1D <i>(See Also: 36a-298)</i>
36-107(a) <i>(Rpl)</i>	<i>(See Also: 36-107(1); 36a-250(a)(2) re power to accept club deposits)</i>
36-107(b) <i>(Rpl)</i>	<i>(See Also: 36-107(2); 36a-250(a)(2) re power to accept club deposits)</i>
36-107(1) <i>(Rpl)</i>	12/9/1981 #1; 6/4/1980 #2 <i>(See Also: 36-107(a); 36a-250(a)(2) re power to accept club deposits)</i>
36-107(2) <i>(Rpl)</i>	12/9/1981 #1 <i>(See Also: 36-107(b); 36a-250(a)(2) re power to accept club deposits)</i>
36-108	9/25/1991 <i>(See Also: 36a-300)</i>
36-109 <i>(Rpl)</i>	9/25/1991; 2/4/1987 #1
36-110	5/25/1988; 4/8/1987; 6/5/1986; 5/13/1986 <i>(See Also: 36a-296)</i>
36-110(a)	<i>(See Also: 36-110(1); 36a-296)</i>
36-110(a)(1)	<i>(See Also: 36-110(1)(a); 36a-296)</i>
36-110(b)	<i>(See Also: 36-110(2); 36a-296)</i>
36-110(1)	4/8/1987; 6/5/1986; 5/13/1986; 1/21/1985; 11/26/1984 <i>(See Also: 36-110(a); 36a-296)</i>

36-110(1)(a)	1/21/1985 <i>(See Also: 36-110(a)(1); 36a-296)</i>
36-110(2)	5/13/1986; 6/22/1978 <i>(See Also: 36-110(b); 36a-296)</i>
36-111	9/5/1979 <i>(See Also: 36a-297)</i>
36-116 (Rpl)	12/4/1987 <i>(See Also: 36a-250(a)(37) re joining FHLB System)</i>
36-117 (Rpl)	6/7/1984 #2 <i>(See Also: 36a-72 re prevailing of general statutes)</i>
36-117a	6/7/1983 <i>(See Also: 36a-84)</i>
36-117b (Rpl)	2/26/1988 #3; 9/19/1984 #1; 5/20/1980D <i>(See Also: 36a-82 re change of name by Connecticut bank)</i>
36-117b(a) (Rpl)	11/24/1980D <i>(See Also: 36a-82 re change of name by Connecticut bank)</i>
36-121	7/26/1985 #3 <i>(See Also: 36a-99)</i>
36-126 (Rpl)	8/14/1987 #1; 6/7/1984 #2
36-126a (Rpl)	8/14/1987 #1; 6/7/1984 #2; 8/16/1978 <i>(See Also: 36a-98 re compensation of officials and employees)</i>
36-126b	11/8/1989 #2; 8/14/1987 #1; 9/23/1985; 6/7/1984 #2 <i>(See Also: 36a-100)</i>
36-126b(a)	8/14/1987 #1; 9/23/1985 <i>(See Also: 36a-100)</i>
36-127	8/15/1994 #2 <i>(See Also: 36a-16 re reports to commissioner)</i>
36-129 (Rpl)	8/4/1993; 3/1/1993 #1; 2/23/1990 #2; 11/8/1989 #1DR; 5/15/1989 #2; 7/15/1988; 9/21/1987 #3; 7/21/1987 #2; 3/27/1987 #1; 2/4/1987 #2; 2/4/1987 #1; 2/5/1986; 7/30/1985 #1; 2/15/1985; 11/27/1984 #5; 8/2/1984 #2; 7/27/1984 #1; 9/16/1983; 11/13/1981; 8/14/1981 #3D; 7/2/1981 #1; 6/22/1981; 6/10/1981 #1; 12/10/1980 #1D; 11/6/1979; 9/15/1978 #2; 10/29/1976 <i>(See Also: 36a-145 re establishment and operation of branches)</i>
36-129(a)(2) (Rpl)	<i>(See Also: 36-129(1)(b); 36a-145 re establishment and operation of branches)</i>
36-129(b) (Rpl)	<i>(See Also: 36-129(2); 36a-145 re establishment and operation of branches)</i>
36-129(d) (Rpl)	<i>(See Also: 36-129(4); 36a-145 re establishment and operation of branches)</i>
36-129(g) (Rpl)	<i>(See Also: 36-129(7); 36a-145 re establishment and operation of branches)</i>
36-129(g)(1) (Rpl)	<i>(See Also: 36-129(7)(a); 36a-145 re establishment and operation of branches)</i>
36-129(g)(1)(A)(i) (Rpl)	<i>(See Also: 36-129(7)(a)(1)(A); 36a-145 re establishment and operation of branches)</i>

- 36-129(g)(1)(B)(i) *(Rpl)*      *(See Also: 36-129(7)(a)(2)(A); 36a-145 re establishment and operation of branches)*
- 36-129(g)(3) *(Rpl)*      *(See Also: 36-129(7)(c); 36a-145 re establishment and operation of branches)*
- 36-129(1)(b) *(Rpl)*      11/6/1979 *(See Also: 36-129(a)(2); 36a-145 re establishment and operation of branches)*
- 36-129(2) *(Rpl)*      6/9/1987; 2/5/1986; 8/2/1984 #2; 8/10/1982; 12/10/1980 #1D *(See Also: 36-129(b); 36a-145 re establishment and operation of branches)*
- 36-129(4) *(Rpl)*      8/2/1984 #2; 6/1/1982; 11/13/1981; 12/10/1980 #1D; 11/6/1979 *(See Also: 36-129(d); 36a-145 re establishment and operation of branches)*
- 36-129(7) *(Rpl)*      6/9/1987 *(See Also: 36-129(g); 36a-145 re establishment and operation of branches)*
- 36-129(7)(a) *(Rpl)*      6/9/1987 *(See Also: 36-129(g)(1); 36a-145 re establishment and operation of branches)*
- 36-129(7)(a)(1)(A) *(Rpl)*      7/15/1988 *(See Also: 36-129(g)(1)(A)(i); 36a-145 re establishment and operation of branches)*
- 36-129(7)(a)(2)(A) *(Rpl)*      7/15/1988 *(See Also: 36-129(g)(1)(B)(i); 36a-145 re establishment and operation of branches)*
- 36-129(7)(c) *(Rpl)*      7/15/1988 *(See Also: 36-129(g)(3); 36a-145 re establishment and operation of branches)*
- 36-130 *(Rpl)*      12/12/1989; 6/8/1988 #1; 4/26/1988; 10/23/1987 #3; 2/23/1987 #1; 7/30/1985 #1; 1/18/1985 #3; 9/24/1984; 5/18/1984; 11/2/1983; 10/20/1982 #1; 10/14/1982; 9/16/1981; 7/2/1981 #1; 8/1/1980 *(See Also: 36a-250(a)(33) re acquisition, alteration or improvement of bank real estate)*
- 36-130(1) *(Rpl)*      *(See Also: 36-130(a); 36a-250(a)(33) re acquisition, alteration or improvement of bank real estate)*
- 36-130(2) *(Rpl)*      8/15/1994 #1 *(See Also: 36-130(b); 36a-250(a)(33) re acquisition, alteration or improvement of bank real estate)*
- 36-130(a) *(Rpl)*      10/23/1987 #3 *(See Also: 36-130(1))*
- 36-130(b) *(Rpl)*      10/23/1987 #3 *(See Also: 36-130(2))*
- 36-131 *(Rpl)*      12/4/1990 #2; 12/18/1985; 1/18/1985 #3; 9/24/1984; 9/14/1979 *(See Also: 36a-250(a)(34) re powers of Connecticut banks to sell real estate)*
- 36-131a *(Rpl)*      5/20/1987 #3; 2/23/1987 #1; 5/31/1985; 11/8/1982 #1; 6/18/1982 #1; 9/16/1981; 7/1/1980; 2/15/1980 #2D; 8/30/1979 *(See Also: 36a-251(a)(2) re investment in service corporations)*

- 36-131c *(Rpl)* 12/17/1991 *(See Also: 36a-250(a)(31) re power to sell and issue debt instruments)*
- 36-131d *(Rpl)* 6/24/1988 #2 *(See Also: 36a-250(a)(10) re signature guaranties)*
- 36-131e *(Rpl)* 7/21/1988; 6/17/1985 *(See Also: 36a-250(a)(6) re trustee and fiduciary powers)*
- 36-131f *(Rpl)* 11/12/1992; 12/24/1990; 9/10/1990 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-131f(a) *(Rpl)* 7/20/1987 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-131f(a)(1) *(Rpl)* 7/7/1993; 2/1/1993; 11/12/1992; 11/2/1992 #2; 11/2/1992 #1; 9/18/1989; 5/8/1989 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-131f(a)(4) *(Rpl)* 6/30/1994 #2 *(See Also: 36a-250(a)(7))*
- 36-131f(a)(6) *(Rpl)* 12/24/1990 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-131f(a)(13) *(Rpl)* 7/20/1987 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-131f(a)(14) *(Rpl)* 6/30/1994 #2 *(See Also: 36a-250)*
- 36-131f(a)(16) *(Rpl)* 9/22/1989 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-131f(b)(2) *(Rpl)* 7/20/1987 *(See Also: 36a-250 re investment and custodial powers of Connecticut banks; 36a-275(b)(2) re authority to purchase equity securities of a bank)*
- 36-133 *(Rpl)* 3/15/1983 #2 *(See Also: 36a-250(a)(20) re sale or issuance of checks or drafts)*
- 36-138 *(Rpl)* 6/22/1981; 6/10/1981 #1; 8/20/1980; 4/29/1980 #1; 8/27/1979 #1 *(See Also: 36a-250(a)(18) re power to make charitable contributions)*
- 36-139 *(Rpl)* 1/8/1982; 8/1/1980 *(See Also: 36a-250 re general power to pay dividends)*
- 36-139(a) *(Rpl)* *(See Also: 36-139(1); 36a-250 re general power to pay dividends)*
- 36-139(b) *(Rpl)* *(See Also: 36-139(2); 36a-250 re general power to pay dividends)*

- 36-139(b)(1) *(Rpl)* *(See Also: 36-139(2)(a); 36a-250 re general power to pay dividends)*
- 36-139(c) *(Rpl)* *(See Also: 36-139(3); 36a-250 re general power to pay dividends)*
- 36-139(1) *(Rpl)* 1/9/1985; 12/9/1981 #1; 3/14/1980 *(See Also: 36-139(a); 36a-250 re general power to pay dividends)*
- 36-139(2) *(Rpl)* 5/3/1982 #2 *(See Also: 36-139(b); 36a-250 re general power to pay dividends)*
- 36-139(2)(a) *(Rpl)* 8/1/1980 *(See Also: 36-139(b)(1); 36a-250 re general power to pay dividends)*
- 36-139(3) *(Rpl)* 8/28/1979 *(See Also: 36-139(7); 36-139(c); 36a-250 re general power to pay dividends)*
- 36-139(4) *(Rpl)* 1/8/1982; 8/28/1979 *(See Also: 36a-250 re general power to pay dividends)*
- 36-139(5) *(Rpl)* 6/22/1981; 6/10/1981 #1 *(See Also: 36a-250 re general power to pay dividends)*
- 36-139(7) *(Rpl)* 5/3/1982 #2 (Moved to subdivision (3) by P.A. 85-209 & 85-379)
- 36-140 *(Rpl)* 5/19/1993; 10/6/1981 #3; 8/14/1981 #4; 8/14/1981 #3D *(See Also: 36a-34 re CRA approval; 36a-125 re consolidation of Connecticut banks)*
- 36-140(d) *(Rpl)* *(See Also: 36-140(4); 36a-34 re CRA approval; 36a-125 re consolidation of Connecticut banks)*
- 36-140(f) *(Rpl)* *(See Also: 36-140(6); 36a-34 re CRA approval; 36a-125 re consolidation of Connecticut banks)*
- 36-140(4) *(Rpl)* 8/14/1981 #3D *(See Also: 36-140(d); 36a-34 re CRA approval; 36a-125 re consolidation of Connecticut banks)*
- 36-140(6) *(Rpl)* 3/21/1980 *(See Also: 36-140(f); 36a-34 re CRA approval; 36a-125 re consolidation of Connecticut banks)*
- 36-140a *(Rpl)* 5/19/1993 *(See Also: 36a-34 re CRA approval; 36a-125 re consolidation of Connecticut banks)*
- 36-142 6/30/1994 #2; 9/13/1982 *(See Also: 36a-285)*
- 36-142(a) *(See Also: 36-142(1); 36a-285)*
- 36-142(d)(1) *(See Also: 36-142(4)(a); 36a-285)*
- 36-142(d)(3) *(See Also: 36-142(4)(c); 36a-285)*
- 36-142(1) 9/13/1982 *(See Also: 36-142(a); 36a-285)*
- 36-142(4)(a) 9/13/1982 *(See Also: 36-142(d)(1); 36a-285)*



36-142(4)(c)	9/13/1982 <i>(See Also: 36-142(d)(3); 36a-285)</i>
36-142l <i>(Rpl)</i>	3/21/1991; 2/23/1990 #2; 9/22/1989; 10/1/1987; 7/21/1987 #2; 3/13/1987; 2/23/1987 #3D; 6/18/1986 #2 <i>(See Also: 36a-70 re organization of Connecticut bank)</i>
36-142l(g) <i>(Rpl)</i>	7/21/1987 #2 <i>(See Also: 36a-70 re organization of Connecticut bank)</i>
36-142l(g)(4) <i>(Rpl)</i>	3/13/1987 <i>(See Also: 36a-70 re organization of Connecticut bank)</i>
36-142l(k) <i>(Rpl)</i>	5/15/1986 #2 <i>(See Also: 36a-70 re organization of Connecticut bank)</i>
36-142l(m) <i>(Rpl)</i>	12/17/1991 <i>(See Also: 36a-70 re organization of Connecticut bank)</i>
36-142m	4/9/1987; 5/7/1986 <i>(See Also: 36a-136)</i>
36-142m(d) <i>(Rpl)</i>	12/24/1990
36-142p <i>(Rpl)</i>	10/20/1994D; 7/22/1993 #2 <i>(See Also: 36a-112(b) re voting restrictions)</i>
36-142aa	12/17/1991 <i>(See Also: 36a-192)</i>
36-142aa(a)	12/17/1991 <i>(See Also: 36a-192)</i>
36-142aa(d)(1)	5/31/1989 <i>(See Also: 36a-192)</i>
36-142bb	12/17/1991 <i>(See Also: 36a-193)</i>
36-142bb(b)	5/31/1989 <i>(See Also: 36a-193)</i>
36-142cc(a)	12/17/1991 <i>(See Also: 36a-194)</i>
36-142ee	4/9/1987 <i>(See Also: 36a-196)</i>
36-149 <i>(Rpl)</i>	11/12/1982 #1; 4/6/1982 #2
36-172 <i>(Rpl)</i>	5/5/1982
36-172(c) <i>(Rpl)</i>	2/3/1984 #2
36-172(d) <i>(Rpl)</i>	6/18/1982 #1
36-172(f) <i>(Rpl)</i>	8/18/1987
36-173 <i>(Rpl)</i>	3/21/1991; 3/13/1987 <i>(See Also: 36a-70 re organization of Connecticut banks)</i>
36-173(c) <i>(Rpl)</i>	<i>(See Also: 36-173(3); 36a-70 re organization of Connecticut banks)</i>
36-173(c)(3) <i>(Rpl)</i>	<i>(See Also: 36-173(3)(c); 36a-70 re organization of Connecticut banks)</i>

- 36-173(d) *(Rpl)* *(See Also: 36-173(4); 36a-70 re organization of Connecticut banks)*
- 36-173(3) *(Rpl)* 3/3/1986 *(See Also: 36-173(c); 36a-70 re organization of Connecticut banks)*
- 36-173(3)(c) *(Rpl)* 3/13/1987 *(See Also: 36-173(c)(3); 36a-70 re organization of Connecticut banks)*
- 36-173(4) *(Rpl)* 3/3/1986 *(See Also: 36-173(d); 36a-70 re organization of Connecticut banks)*
- 36-175 4/10/1984; 11/7/1979 *(See Also: 36a-85)*
- 36-176 *(Rpl)* 6/12/1986 #2 *(See Also: 36a-100 re benefits for officers and employees)*
- 36-176(a) *(Rpl)* *(See Also: 36-176(1); 36a-100 re benefits for officers and employees)*
- 36-176(1) *(Rpl)* 6/12/1986 #2 *(See Also: 36-176(a); 36a-100 re benefits for officers and employees)*
- 36-178 *(Rpl)* 11/12/1992; 9/10/1990; 7/24/1989 #1; 2/9/1987; 2/3/1984 #2; 3/25/1983 #2; 11/21/1979; 7/16/1979 *(See Also: 36a-250 re powers of Connecticut banks; 36a-350 re real estate held as fiduciary)*
- 36-178(2) *(Rpl)* *(See Also: 36-178(b); 36a-250; 36a-350)*
- 36-178(8) *(Rpl)* *(See Also: 36-178(h); 36a-250; 36a-350)*
- 36-178(8)(A) *(Rpl)* *(See Also: 36-178(h)(1); 36a-250; 36a-350)*
- 36-178(8)(B) *(Rpl)* *(See Also: 36-178(h)(2); 36a-250; 36a-350)*
- 36-178(8)(C) *(Rpl)* *(See Also: 36-178(h)(3); 36a-250; 36a-350)*
- 36-178(8)(D) *(Rpl)* *(See Also: 36-178(h)(4); 36a-250; 36a-350)*
- 36-178(8)(E) *(Rpl)* *(See Also: 36-178(h)(5); 36a-250; 36a-350)*
- 36-178(8)(F) *(Rpl)* *(See Also: 36-178(h)(6); 36a-250; 36a-350)*
- 36-178(8)(G) *(Rpl)* *(See Also: 36-178(h)(7); 36a-250; 36a-350)*
- 36-178(8)(H) *(Rpl)* *(See Also: 36-178(h)(8); 36a-250; 36a-350)*
- 36-178(8)(J) *(Rpl)* *(See Also: 36-178(h)(10); 36a-250; 36a-350)*
- 36-178(8)(K) *(Rpl)* *(See Also: 36-178(h)(11); 36a-250; 36a-350)*
- 36-178(12) *(Rpl)* *(See Also: 36-178(m); 36a-250; 36a-350)*
- 36-178(13) *(Rpl)* *(See Also: 36-178(n); 36a-250; 36a-350)*

- 36-178(14) *(Rpl)* (See Also: 36-178(o); 36a-250; 36a-350)
- 36-178(15) *(Rpl)* (See Also: 36-178(p); 36a-250; 36a-350)
- 36-178(15)(C) *(Rpl)* (See Also: 36-178(p)(3); 36a-250; 36a-350)
- 36-178(23) *(Rpl)* (See Also: 36-178(x); 36a-250; 36a-350)
- 36-178(24)(A) *(Rpl)* (See Also: 36-178(y)(1); 36a-250; 36a-350)
- 36-178(24)(F) *(Rpl)* 6/30/1994 #2 (See Also: 36a-250; 36a-350)
- 36-178(24)(I) *(Rpl)* 6/30/1994 #2 (See Also: 36a-250; 36a-350)
- 36-178(26) *(Rpl)* 8/17/1994 (See Also: 36-178(aa); 36a-250; 36a-350)
- 36-178(26)(C) *(Rpl)* (See Also: 36-178(aa)(3); 36a-250; 36a-350)
- 36-178(28) *(Rpl)* (See Also: 36-178(cc); 36a-250; 36a-350)
- 36-178(28)(C) *(Rpl)* (See Also: 36-178(cc)(3); 36a-250; 36a-350)
- 36-178(28)(C)(vii) *(Rpl)* (See Also: 36-178(cc)(3)(g); 36a-250; 36a-350)
- 36-178(29) *(Rpl)* (See Also: 36-178(dd); 36a-250; 36a-350)
- 36-178(31) *(Rpl)* (See Also: 36-178(ff); 36a-250; 36a-350)
- 36-178(b) *(Rpl)* 4/8/1987; 9/5/1979 (See Also: 36-178(2))
- 36-178(h) *(Rpl)* 8/18/1987; 6/30/1981; 4/20/1981; 10/15/1979; 10/9/1979; 7/16/1979 (See Also: 36-178(8))
- 36-178(h)(1) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(A))
- 36-178(h)(2) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(B))
- 36-178(h)(3) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(C))
- 36-178(h)(4) *(Rpl)* 6/30/1981; 4/20/1981; 5/27/1980; 1/30/1980 #1 (See Also: 36-178(8)(D))
- 36-178(h)(5) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(E))
- 36-178(h)(6) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(F))
- 36-178(h)(7) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(G))
- 36-178(h)(8) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(H))
- 36-178(h)(10) *(Rpl)* 6/30/1981 (See Also: 36-178(8)(J))

- 36-178(h)(11) *(Rpl)* 10/9/1979; 11/13/1978 *(See Also: 36-178(8)(K))*
- 36-178(m) *(Rpl)* 11/2/1992 #3; 9/17/1992; 7/15/1992 #2; 2/13/1990; 8/19/1988; 12/2/1987 #2; 9/21/1987 #1; 8/6/1987; 2/9/1987; 1/9/1987 #1; 3/18/1985; 12/7/1984 #1; 9/13/1983; 7/6/1982; 6/18/1982 #1 *(See Also: 36-178(12))*
- 36-178(n) *(Rpl)* 5/18/1984; 7/2/1981 #1 *(See Also: 36-178(13))*
- 36-178(o) *(Rpl)* 12/7/1984 #1 *(See Also: 36-178(14))*
- 36-178(p) *(Rpl)* 7/24/1989 #1 *(See Also: 36-178(15))*
- 36-178(p)(3) *(Rpl)* 6/18/1982 #1 *(See Also: 36-178(15)(C))*
- 36-178(x) *(Rpl)* 8/18/1987 *(See Also: 36-178(23))*
- 36-178(y)(1) *(Rpl)* 7/24/1989 #1 *(See Also: 36-178(24)(A))*
- 36-178(aa)(3) *(Rpl)* 9/17/1992; 7/15/1992 #2; 12/2/1987 #2 *(See Also: 36-178(26)(C))*
- 36-178(cc) *(Rpl)* 6/18/1982 #1 *(See Also: 36-178(28))*
- 36-178(cc)(3) *(Rpl)* 2/3/1984 #2 *(See Also: 36-178(28)(C))*
- 36-178(cc)(3)(g) *(Rpl)* 2/3/1984 #2 *(See Also: 36-178(28)(C)(vii))*
- 36-178(dd) *(Rpl)* 12/7/1984 #1 *(See Also: 36-178(29))*
- 36-178(ff) *(Rpl)* 6/17/1985 *(See Also: 36-178(31))*
- 36-178g *(Rpl)* 4/4/1988; 3/25/1983 #2; 9/19/1978
- 36-178h *(Rpl)* 7/7/1993; 2/1/1993; 11/12/1992; 11/2/1992 #2; 11/2/1992 #1; 9/10/1990; 7/24/1989 #1 *(See Also: 36a-250(a)(1) re general banking business powers)*
- 36-179b(3) *(Rpl)* 2/5/1985 *(See Also: 36a-266 re emergency repair loans)*
- 36-179c *(Rpl)* 8/19/1988 *(See Also: 36a-262 re limitations on liabilities of one obligor)*
- 36-180 *(Rpl)* 8/4/1993; 3/1/1993 #1; 11/8/1989 #1DR; 2/4/1987 #2; 2/4/1987 #1; 11/27/1984 #5; 7/27/1984 #1; 11/13/1981; 7/2/1981 #1; 6/22/1981; 5/18/1981; 8/29/1980 *(See Also: 36a-145 re establishment and operation of branches)*
- 36-180(a) *(Rpl)* 7/27/1984 #1 *(See Also: 36a-145 re establishment and operation of branches)*
- 36-180(a)(2) *(Rpl)* 8/10/1982 *(See Also: 36a-145 re establishment and operation of branches)*
- 36-180(b) *(Rpl)* 8/10/1982; 6/1/1982; 11/13/1981 *(See Also: 36a-145 re establishment and operation of branches)*

36-182 (Rpl)	3/15/1983 #2 ( <i>See Also: 36a-250(a)(20) re sale or issuance of checks or drafts</i> )
36-182a (Rpl)	6/18/1982 #1; 8/27/1981; 8/26/1981 #1
36-182c (Rpl)	8/19/1988; 2/5/1985; 3/15/1983 #2 ( <i>See Also: 36a-260 re general loan authority</i> )
36-186 (Rpl)	6/30/1981 ( <i>See Also: 36a-260(a)(18) re power to make charitable donations</i> )
36-191 (Rpl)	5/27/1982 #2; 10/6/1981 #3 ( <i>See Also: 36a-135 re conversion of a Connecticut mutual association into a federal mutual association</i> )
36-192 (Rpl)	3/3/1986; 10/6/1981 #3 ( <i>See Also: 36a-135 re conversion of a federal mutual association into a Connecticut mutual association</i> )
36-192(a) (Rpl)	( <i>See Also: 36-192(1); 36a-135</i> )
36-192(b) (Rpl)	( <i>See Also: 36-192(2); 36a-135</i> )
36-192(c) (Rpl)	( <i>See Also: 36-192(3); 36a-135</i> )
36-192(1) (Rpl)	3/3/1986 ( <i>See Also: 36-192(a); 36a-135</i> )
36-192(2) (Rpl)	3/3/1986 ( <i>See Also: 36-192(b); 36a-135</i> )
36-192(3) (Rpl)	3/3/1986 ( <i>See Also: 36-192(c); 36a-135</i> )
36-193 (Rpl)	5/19/1993; 10/6/1981 #3 ( <i>See Also: 36a-72 re application of general statutes</i> )
36-193a (Rpl)	2/2/1994; 4/27/1992; 1/6/1992 #1; 5/1/1989; 5/9/1988; 4/7/1988 #1; 1/24/1986; 8/12/1985 #1; 7/30/1985 #1; 3/7/1985; 10/2/1984 #2; 8/10/1984; 7/31/1984 #1; 2/17/1984; 9/7/1982 #1; 7/2/1982; 4/26/1982; 11/9/1981; 4/29/1981; 1/13/1981; 6/17/1980
36-193b	2/2/1994; 7/28/1993; 8/12/1985 #1; 3/7/1985; 7/31/1984 #1; 9/7/1982 #1; 4/26/1982 ( <i>See Also: 36a-155</i> )
36-193c	7/28/1993; 8/12/1985 #1; 3/7/1985; 11/27/1984 #5; 10/2/1984 #2; 8/10/1984; 7/31/1984 #1; 5/10/1983; 9/7/1982 #1; 4/26/1982; 12/8/1981 ( <i>See Also: 36a-156</i> )
36-193d	7/30/1985 #1; 3/7/1985; 2/15/1985; 7/31/1984 #1; 9/7/1982 #1; 4/26/1982 ( <i>See Also: 36a-157</i> )
36-193e (Rpl)	9/7/1982 #1; 4/26/1982; 9/15/1978 #2; 9/15/1978 #1
36-193f	7/28/1993; 2/15/1985; 10/2/1984 #2; 6/26/1984; 2/17/1984; 5/10/1983; 7/2/1982; 4/26/1982; 6/26/1978 ( <i>See Also: 36a-158</i> )
36-193f(a)	7/28/1993; 4/27/1992 ( <i>See Also: 36a-158</i> )
36-193f(b)	4/27/1992; 1/6/1992 #1 ( <i>See Also: 36a-158</i> )

- 36-193f(b)(3) 4/27/1992 *(See Also: 36a-158)*
- 36-193g *(Rpl)* 9/2/1982 #1; 4/26/1982
- 36-193h 4/26/1982 *(See Also: 36a-159)*
- 36-193j *(Rpl)* 3/21/1991; 8/30/1983 *(See Also: 36a-70 re organization of Connecticut banks)*
- 36-193k *(Rpl)* 5/4/1984; 6/18/1982 #1
- 36-193l *(Rpl)* 7/13/1981D; 11/21/1980D; 11/7/1979 *(See Also: 36a-138 re conversion from capital stock to mutual bank)*
- 36-193p *(Rpl)* 5/7/1986; 10/24/1983 *(See Also: 36a-34 re CRA approval; 36a-125 and 36a-126 re merger and consolidation of Connecticut banks)*
- 36-193u 3/10/1995D; 10/20/1994D; 4/29/1994D; 1/31/1994D; 10/27/1993; 4/28/1993 #2D; 2/10/1993D; 8/14/1992D; 4/29/1991D; 12/14/1990D; 9/14/1990 #2D; 9/14/1990 #1; 2/20/1990D; 12/29/1989D; 9/22/1989; 9/19/1988D; 3/31/1987D; 2/23/1987 #5D; 8/18/1986 *(See Also: 36a-125)*
- 36-193u(c) *(See Also: 36-193u(3); 36a-125)*
- 36-193u(3) 8/18/1986 *(See Also: 36-193u(c); 36a-125)*
- 36-193v *(Rpl)* 10/20/1994D; 2/10/1993D; 9/14/1990 #1; 9/19/1988D; 2/26/1988 #3; 12/24/1986D; 8/18/1986; 7/25/1986 #2; 5/7/1986 *(See Also: 36a-126 re consolidation or merger of a Connecticut bank with a federal bank; 36a-137 re conversion of Connecticut or federal capital stock banks)*
- 36-193v(c) *(Rpl)* 1/31/1994D *(See Also: 36-193v(3); 36a-126; 36a-137)*
- 36-193v(d) *(Rpl)* 5/1/1995 #1D *(See Also: 36-193v(4); 36a-126; 36a-137)*
- 36-193v(3) *(Rpl)* 3/31/1987D; 8/18/1986 *(See Also: 36-193v(c); 36a-126; 36a-137)*
- 36-193v(4) *(Rpl)* 2/26/1988 #3; 9/5/1986 *(See Also: 36-193v(d); 36a-126; 36a-137)*
- 36-193w *(Rpl)* 5/7/1986 *(See Also: 36a-125(i) re merger or consolidation of mutual institutions into capital stock banks)*
- 36-194(1) *(See Also: 36-194(a); 36a-435)*
- 36-194(3) *(Rpl)* *(See Also: 36-194(c))*
- 36-194(5) *(See Also: 36-194(e); 36a-435)*
- 36-194(a) 9/16/1985 #2; 2/8/1985; 11/28/1984; 10/21/1982 #2; 9/14/1982 #2 *(See Also: 36-194(1); 36a-435)*

36-194(c) **(Rpl)** 1/31/1983 *(See Also: 36-194(3))*

36-194(e) 9/16/1985 #2 *(See Also: 36-194(5); 36a-435)*

36-196(a) 11/22/1988; 6/27/1988 *(See Also: 36a-437)*

36-196(g) *(See Also: 36-196(4)(b); 36a-437)*

36-196(h) 7/14/1989 *(See Also: 36-196(4)(c); 36a-437)*

36-196(1)(b)(i) **(Rpl)** 12/10/1984

36-196(1)(b)(iii) **(Rpl)** 3/1/1983; 11/15/1982

36-196(1)(b)(iv) **(Rpl)** 11/1/1984 #2; 9/28/1983

36-196(1)(b)(v) **(Rpl)** 7/7/1982

36-196(4)(b) 2/7/1985 #2 *(See Also: 36-196(g); 36a-437)*

36-196(4)(c) 11/2/1984 *(See Also: 36-196(h); 36a-437)*

36-196a(b) 1/31/1983 *(See Also: 36a-438)*

36-196a(g) **(Rpl)** 10/6/1989

36-196d 2/7/1994 *(See Also: 36a-440)*

36-196d(e)(1)(C) 2/7/1994 *(See Also: 36a-440)*

36-196d(e)(1)(D) 2/7/1994 *(See Also: 36a-440)*

36-196d(e)(1)(E) 2/7/1994 *(See Also: 36a-440)*

36-197 **(Rpl)** 2/7/1985 #2

36-198 9/10/1990; 8/19/1986 *(See Also: 36a-441)*

36-198(a) *(See Also: 36-198(d), (f), (g), (j), (m) and (r); 36a-441)*

36-198(a)(4) 8/19/1986 *(See Also: 36a-441)*

36-198(b) 7/16/1986; 4/29/1986; 11/21/1979; 10/15/1979 *(See Also: 36a-441)*

36-198(d) 8/22/1984; 11/8/1982 #3; 9/15/1982 #2; 9/14/1982 #2 *(See Also: 36-198(a); 36a-441)*

36-198(f) 11/8/1982 #3 *(See Also: 36-198(a); 36a-441)*

36-198(g)	9/11/1985; 8/7/1985; 7/29/1985 #3; 7/29/1985 #2; 7/29/1985 #1 <i>(See Also: 36-198(a); 36a-441)</i>
36-198(g)(1)	12/16/1982 #1 <i>(See Also: 36-198(a); 36a-441)</i>
36-198(g)(4)	11/8/1982 #3 <i>(See Also: 36-198(a); 36a-441)</i>
36-198(j)	11/8/1982 #3 <i>(See Also: 36-198(a); 36a-441)</i>
36-198(m)	4/26/1983 <i>(See Also: 36-198(a); 36a-441)</i>
36-198(r)	5/10/1985 <i>(See Also: 36-198(a); 36a-441)</i>
36-198(v) <i>(Rpl)</i>	12/10/1984
36-198b	7/25/1990 <i>(See Also: 36a-442)</i>
36-198b(e)	10/15/1979 <i>(See Also: 36a-442)</i>
36-198c	8/4/1989 <i>(See Also: 36a-443)</i>
36-198e	10/25/1994 <i>(See Also: 36a-445)</i>
36-200	10/31/1984 #2 <i>(See Also: 36a-446)</i>
36-200(e)	6/5/1986 <i>(See Also: 36a-446)</i>
36-200(f)	3/25/1994 <i>(See Also: 36-200(8)(a); 36a-446)</i>
36-200(h)	10/21/1991 #2 <i>(See Also: 36a-446)</i>
36-200(i)	2/5/1990 #1; 10/19/1989 #3 <i>(See Also: 36a-446)</i>
36-200(j) <i>(Rpl)</i>	10/6/1989
36-200(8)(a)	3/25/1994; 9/27/1982; 11/30/1981 #1D <i>(See Also: 36-200(f); 36a-446)</i>
36-200b <i>(Rpl)</i>	10/19/1989 #3; 12/10/1984
36-202	5/6/1993 #1; 4/12/1989 <i>(See Also: 36a-447)</i>
36-203(c)(1)	3/4/1987 <i>(See Also: 36a-448)</i>
36-203(d)	11/8/1991 <i>(See Also: 36a-448)</i>
36-203(4)	8/20/1984 <i>(See Also: 36-203a; 36-203b; 36a-449; 36a-450)</i>
36-203a	<i>(See Also: 36-203(4); 36a-449)</i>
36-203b	<i>(See Also: 36-203(4); 36a-450)</i>



36-203b(b)(1)	4/12/1989 <i>(See Also: 36a-450)</i>
36-203d(c)	10/1/1993; 3/4/1987 <i>(See Also: 36a-452)</i>
36-203d(c)(1)	3/4/1987 <i>(See Also: 36a-452)</i>
36-203d(c)(4)	10/1/1993 <i>(See Also: 36a-452)</i>
36-203d(c)(11)	11/2/1992 #3; 10/19/1990; 9/14/1989 <i>(See Also: 36a-452)</i>
36-204(a)	7/22/1993 #1 <i>(See Also: 36a-453)</i>
36-204a	9/29/1983; 12/16/1982 #1; 9/14/1982 #2 <i>(See Also: 36a-454)</i>
36-206	4/26/1990 <i>(See Also: 36a-456)</i>
36-206(a)	2/8/1985; 9/14/1982 #2; 8/10/1981DR <i>(See Also: 36a-456)</i>
36-207 <i>(Rpl)</i>	11/8/1982 #3
36-209(a)	1/4/1982D <i>(See Also: 36a-458)</i>
36-209(b)	1/4/1982D <i>(See Also: 36-209(c); 36a-458)</i>
36-209(c)	<i>(See Also: 36-209(b); 36a-458)</i>
36-210	<i>(See Also: 36-210(c); 36-210(c)(3); 36a-459)</i>
36-210(a)	<i>(See Also: 36-210(1); 36a-459)</i>
36-210(1)	12/20/1985 #3; 11/27/1985 <i>(See Also: 36-210(a); 36a-459)</i>
36-210(2)	8/12/1982 <i>(See Also: 36a-459)</i>
36-210(3)	10/31/1984 #2; 6/10/1982 #2 <i>(See Also: 36-210; 36a-459)</i>
36-210(c)	4/12/1989 <i>(See Also: 36-210; 36a-459)</i>
36-210(c)(3)	4/12/1989 <i>(See Also: 36-210; 36a-459)</i>
36-213(d)	<i>(See Also: 36-213(4); 36a-461)</i>
36-213(4)	9/5/1984 <i>(See Also: 36-213(d); 36a-461)</i>
36-214	6/10/1981 #2 <i>(See Also: 36a-422)</i>
36-214(b) <i>(Rpl)</i>	<i>(See Also: 36-214(1))</i>
36-214(c) <i>(Rpl)</i>	<i>(See Also: 36-214(2))</i>

36-214(1) <i>(Rpl)</i>	12/16/1982 #2 <i>(See Also: 36-214(b))</i>
36-214(2) <i>(Rpl)</i>	6/10/1981 #2 <i>(See Also: 36-214(c))</i>
36-215	12/16/1982 #2; 6/10/1981 #2 <i>(See Also: 36a-463)</i>
36-215(a)	8/20/1984; 6/10/1981 #2 <i>(See Also: 36a-463)</i>
36-217 <i>(Rpl)</i>	12/16/1982 #2
36-223 <i>(Rpl)</i>	2/7/1985 #2; 10/25/1982
36-223c(a)	<i>(See Also: 36-223(c); 36-223(d); 36a-470)</i>
36-223c(c)	11/10/1981 <i>(See Also: 36-223c(a); 36a-470)</i>
36-223c(d)	11/10/1981 <i>(See Also: 36-223c(a); 36a-470)</i>
36-223e	6/1/1988 #2 <i>(See Also: 36a-472)</i>
36-223f	6/1/1988 #2 <i>(See Also: 36a-473)</i>
36-223f(a)	6/1/1988 #2 <i>(See Also: 36a-473)</i>
36-223f(b)	6/1/1988 #2 <i>(See Also: 36a-473)</i>
36-224a	10/20/1983 <i>(See Also: 36a-510)</i>
36-224a(b)	<i>(See Also: 36-224a(f); 36a-510)</i>
36-224a(f)	12/9/1987 <i>(See Also: 36-224a(b); 36a-510)</i>
36-224b	12/9/1987; 3/5/1986; 1/17/1984 #1; 8/5/1983 <i>(See Also: 36a-511)</i>
36-224c	9/6/1991 #1 <i>(See Also: 36a-512)</i>
36-224c(8)	8/12/1985 #2 <i>(See Also: 36a-512)</i>
36-224f	1/15/1984 <i>(See Also: 36a-515)</i>
36-224l	9/5/1990; 9/20/1983DR <i>(See Also: 36a-521)</i>
36-225	2/17/1994; 5/19/1988 #1; 4/4/1988; 11/29/1984 #6; 11/27/1984 #7; 11/27/1984 #6 <i>(See Also: 36a-555)</i>
36-226	5/6/1988; 11/27/1984 #7; 11/27/1984 #6 <i>(See Also: 36a-556)</i>
36-231	7/15/1993; 5/6/1988; 7/25/1985; 11/27/1984 #7; 11/27/1984 #6; 10/14/1983 <i>(See Also: 36a-561)</i>

36-242	5/6/1988 <i>(See Also: 36a-572)</i>
36-243a	5/20/1994 #1; 10/30/1989 #1 <i>(See Also: 36a-645)</i>
36-243a(2)	<i>(See Also: 36-243a(b); 36a-645)</i>
36-243a(4)	<i>(See Also: 36-243a(d); 36a-645)</i>
36-243a(b)	4/20/1983 <i>(See Also: 36-243a(2); 36a-645)</i>
36-243a(d)	4/20/1983 <i>(See Also: 36-243a(4); 36a-645)</i>
36-243b	4/20/1983; 9/19/1979 <i>(See Also: 36a-646)</i>
36-249	6/24/1993; 8/3/1978 <i>(See Also: 36a-395)</i>
36-250	6/24/1993 <i>(See Also: 36a-396)</i>
36-254(3)	<i>(See Also: 36-254(c); 36a-535)</i>
36-254(c)	5/19/1988 #1; 2/4/1985 #1D; 1/22/1985; 1/18/1985 #1 <i>(See Also: 36-254(3); 36a-535)</i>
36-254(e) <i>(Rpl)</i>	9/21/1982
36-255	7/25/1985; 2/4/1985 #1D; 1/22/1985; 1/18/1985 #1 <i>(See Also: 36a-536)</i>
36-257	11/8/1983 #2 <i>(See Also: 36a-539)</i>
36-258	1/5/1984 <i>(See Also: 36a-540)</i>
36-314	9/7/1994 #1; 8/24/1994 #2; 12/16/1993; 8/25/1993; 6/24/1993; 3/1/1993 #2; 2/23/1993 #3; 4/30/1992; 3/26/1992; 1/6/1992 #2; 1/25/1991; 1/22/1991; 3/8/1990; 9/29/1988; 7/28/1988; 6/22/1987; 6/12/1987; 9/12/1986 #1; 1/30/1986; 6/17/1985; 4/8/1985 #1; 4/3/1985 #2; 9/7/1984 #2; 8/15/1984 #1; 8/8/1984; 3/14/1984; 11/22/1983; 4/28/1983; 1/17/1980 <i>(See Also: 36a-380)</i>
36-314(a)	<i>(See Also: 36-314(1); 36a-380)</i>
36-314(b)	<i>(See Also: 36-314(2); 36a-380)</i>
36-314(1)	6/17/1985; 11/22/1983; 4/28/1983; 2/15/1980 #1; 1/17/1980 <i>(See Also: 36-314(a); 36a-380)</i>
36-314(2)	4/3/1985 #2 <i>(See Also: 36-314(b); 36a-380)</i>
36-315	6/24/1993; 2/23/1993 #3; 9/29/1988; 11/22/1983 <i>(See Also: 36a-381)</i>
36-315(d)	3/8/1990 <i>(See Also: 36-315(4); 36a-381)</i>

- 36-315(e) 4/30/1992; 1/25/1991; 7/28/1988; 8/3/1978 *(See Also: 36-315(5); 36a-381)*
- 36-315(4) 12/16/1993 *(See Also: 36-315(d); 36a-381)*
- 36-315(5) *(See Also: 36-315(e); 36a-381)*
- 36-317 4/3/1985 #2 *(See Also: 36a-383)*
- 36-364 8/1/1990; 7/16/1990; 5/14/1990; 4/5/1990 #2; 10/19/1989 #2; 10/19/1989 #1; 4/5/1989 #1; 4/4/1989 *(See Also: 36a-655)*
- 36-365 8/1/1990; 7/16/1990; 5/14/1990; 10/19/1989 #2; 10/19/1989 #1; 4/5/1989 #1; 4/4/1989 *(See Also: 36a-656)*
- 36-381 10/19/1989 #1 *(See Also: 36a-665)*
- 36-382 1/20/1993; 4/26/1985 #2; 12/10/1984; 3/15/1983 #4; 12/14/1981; 9/11/1979 #1 *(See Also: 36a-330)*
- 36-382(1) 1/20/1993 *(See Also: 36-382(a); 36a-330)*
- 36-382(2) *(See Also: 36-382(b); 36a-330)*
- 36-382(5) *(See Also: 36-382(e); 36a-330)*
- 36-382(6) *(See Also: 36-382(f); 36a-330)*
- 36-382(a) 8/5/1982 #2; 12/14/1981; 9/11/1979 #1 *(See Also: 36-382(1); 36a-330)*
- 36-382(b) 12/13/1991 #2; 12/13/1991 #1; 10/9/1991 #2; 8/29/1986; 8/5/1982 #2; 6/19/1981 #2; 9/11/1979 #2; 10/24/1978 *(See Also: 36-382(2); 36a-330)*
- 36-382(e) 4/9/1985; 1/21/1982; 9/22/1981 #1 *(See Also: 36-382(5); 36a-330)*
- 36-382(f) 8/5/1982 #2 *(See Also: 36-382(6); 36a-330)*
- 36-385 3/10/1986 *(See Also: 36a-332)*
- 36-386 1/9/1995; 12/13/1991 #2; 12/13/1991 #1; 12/10/1984; 3/15/1983 #4; 3/14/1983 #1 *(See Also: 36a-333)*
- 36-386(a) 12/13/1991 #2; 12/13/1991 #1; 11/1/1984 #1; 8/5/1982 #2 *(See Also: 36a-333)*
- 36-386(b) 12/23/1993 *(See Also: 36a-333)*
- 36-387 7/14/1986; 5/2/1986 #1; 3/10/1986; 4/9/1985; 12/10/1984; 3/14/1982 #1 *(See Also: 36a-334)*
- 36-389 4/26/1985 #2; 6/19/1981 #2 *(See Also: 36a-336)*

36-392 ( <i>Rpl</i> )	9/11/1979 #2; 10/24/1978
36-393(a)(8)	<i>(See Also: 36-393(h); 36a-676)</i>
36-393(h)	12/9/1981 #3DR; 2/23/1979DR <i>(See Also: 36-393(a)(8); 36a-676)</i>
36-393b(a)	12/23/1983; 11/18/1983 <i>(See Also: 36a-678)</i>
36-401 ( <i>Rpl</i> )	12/24/1981DR; 9/10/1981
36-402(d) ( <i>Rpl</i> )	12/16/1977
36-405 ( <i>Rpl</i> )	12/24/1981DR; 9/10/1981
36-406(b) ( <i>Rpl</i> )	9/10/1981
36-407	7/9/1985 <i>(See Also: 36a-683)</i>
36-407(f)	5/26/1978DR; 8/2/1977DR; 8/17/1976DR <i>(See Also: 36a-683)</i>
36-418	6/14/1984 #2D <i>(See Also: 36a-180)</i>
36-419 ( <i>Rpl</i> )	4/26/1994; 12/23/1986D; 9/5/1985 #1; 1/13/1984D; 12/9/1983 #2; 12/9/1983 #1; 11/28/1983 #2; 11/15/1983D; 9/13/1983; 6/9/1983D; 3/25/1983 #2; 6/25/1982 #1; 12/24/1981DR
36-419(a) ( <i>Rpl</i> )	11/30/1987; 9/5/1985 #1; 6/25/1982 #1; 12/24/1981DR
36-419(a)(3) ( <i>Rpl</i> )	<i>(See Also: 36-419(c))</i>
36-419(a)(4) ( <i>Rpl</i> )	<i>(See Also: 36-419(d))</i>
36-419(a)(5) ( <i>Rpl</i> )	12/13/1993
36-419(a)(7) ( <i>Rpl</i> )	<i>(See Also: 36-419(h))</i>
36-419(a)(9) ( <i>Rpl</i> )	<i>(See Also: 36-419(a))</i>
36-419(a)(10) ( <i>Rpl</i> )	<i>(See Also: 36-419(k))</i>
36-419(a)(15) ( <i>Rpl</i> )	<i>(See Also: 36-419(p))</i>
36-419(c) ( <i>Rpl</i> )	6/2/1983D; 12/24/1981DR <i>(See Also: 36-419(a)(3))</i>
36-419(d) ( <i>Rpl</i> )	6/25/1982 #1 <i>(See Also: 36-419(a)(4))</i>
36-419(h) ( <i>Rpl</i> )	3/16/1982 <i>(See Also: 36-419(a)(7))</i>
36-419(j) ( <i>Rpl</i> )	6/7/1989 <i>(See Also: 36-419(a)(9))</i>

- 36-419(k) *(Rpl)* 5/2/1989 #1 *(See Also: 36-419(a)(10))*
- 36-419(p) *(Rpl)* 12/7/1987 *(See Also: 36-419(a)(15))*
- 36-420 3/10/1995D; 12/16/1994D; 11/14/1994D; 6/6/1994D; 2/24/1994 #2D; 10/27/1993; 4/30/1993D; 4/28/1993 #1D; 2/26/1993; 10/29/1990D; 10/25/1990; 5/9/1989; 3/31/1989D; 3/15/1989D; 12/29/1988D; 10/14/1988; 7/12/1988 #3; 6/29/1988D; 6/9/1988D; 5/11/1988D; 10/1/1987; 2/27/1987 #2D; 2/23/1987 #4D; 2/23/1987 #3D; 11/13/1986D; 6/17/1986D; 12/31/1985D; 10/8/1985; 6/14/1984 #2D; 6/14/1984 #1; 5/27/1982 #2; 8/14/1981 #4 *(See Also: 36a-181)*
- 36-422 6/2/1983D; 10/17/1979 *(See Also: 36a-183)*
- 36-423 6/6/1995D; 2/10/1995D; 10/4/1994D; 6/30/1994 #1D; 4/26/1994; 12/13/1993; 12/3/1993 #2D; 11/24/1993D; 7/22/1993 #2; 4/30/1993D; 4/28/1993 #1D; 2/26/1993; 10/29/1992; 7/9/1991; 12/31/1990 #2; 10/29/1990D; 7/11/1990; 11/16/1989; 11/2/1989; 2/16/1989; 1/31/1989 #1; 7/13/1988; 7/12/1988 #3; 6/9/1988D; 5/16/1988; 5/12/1988; 5/11/1988D; 2/22/1988 #1D; 1/29/1988 #1D; 11/30/1987; 10/9/1987; 9/2/1987; 7/2/1987D; 2/23/1987 #2; 12/24/1986D; 4/16/1986; 12/31/1985D; 12/6/1985 #2; 6/12/1985; 3/5/1985 #2; 11/19/1984; 7/24/1984D; 6/14/1984 #2D; 12/9/1983 #2; 10/25/1983 #1; 8/17/1983D; 8/15/1983D; 7/11/1983; 12/17/1982 #1D; 3/16/1982; 10/17/1979 *(See Also: 36a-184)*
- 36-423(a) 12/13/1993; 8/1/1991; 7/11/1990; 11/16/1989; 1/31/1989 #1; 8/25/1988D; 11/30/1987; 2/23/1987 #2; 6/12/1985; 11/22/1983 #2; 10/17/1979 *(See Also: 36a-184(b))*
- 36-423(b) 6/30/1994 #1D; 11/2/1989; 1/29/1988 #1D; 9/2/1987; 12/6/1985 #2; 11/22/1983 #2 *(See Also: 36a-184(c))*
- 36-423(b)(3) 6/30/1994 #1D; 8/1/1991; 8/25/1988D; 12/9/1983 #1; 11/22/1983 #2 *(See Also: 36a-184(c))*
- 36-423(b)(10) 8/1/1991; 8/25/1988D *(See Also: 36a-184(c))*
- 36-423(c) 10/17/1979 *(See Also: 36a-184(d))*
- 36-423(d) *(Rpl)* 2/23/1987 #2
- 36-424 *(Rpl)* 6/2/1983D; 10/17/1979 *(See Also: 36a-184(e) re registration statement under federal acts)*
- 36-425 6/6/1995D; 2/10/1995D; 10/4/1994D; 6/30/1994 #1D; 11/24/1993D; 10/27/1993; 4/30/1993D; 4/28/1993 #1D; 10/25/1990; 11/2/1989; 2/16/1989; 6/9/1988D; 5/11/1988D; 3/16/1988 #1; 2/22/1988 #1D; 10/9/1987; 9/10/1987; 7/2/1987D; 12/9/1983 #2; 12/9/1983 #1; 6/2/1983D; 12/17/1982 #1; 10/17/1979 *(See Also: 36a-185)*
- 36-425(a) 12/31/1985 *(See Also: 36a-185)*

- 36-425(a)(1) 12/24/1986D; 12/31/1985D; 6/14/1984 #2D; 8/17/1983D; 8/15/1983D **(See Also: 36a-185)**
- 36-425(a)(2) 11/24/1993D; 12/24/1986D; 7/24/1984D; 6/14/1984 #2D; 8/17/1983D; 8/15/1983D **(See Also: 36a-185)**
- 36-425(b) 12/9/1983 #2; 12/9/1983 #1 **(See Also: 36a-185)**
- 36-425(d) 6/30/1994 #1D; 10/29/1990D; 11/2/1989; 7/13/1988; 2/22/1988 #1D; 1/29/1988 #1D; 7/2/1987D; 12/24/1986D; 12/31/1985D; 6/14/1984 #2D; 8/17/1983D; 8/15/1983D **(See Also: 36a-185)**
- 36-425(d)(1) 10/25/1990 **(See Also: 36a-185)**
- 36-425(d)(4) 10/25/1990 **(See Also: 36a-185)**
- 36-425(d)(5) 10/9/1987 **(See Also: 36a-185)**
- 36-425(e) 6/30/1994 #1D **(See Also: 36a-185)**
- 36-426 6/2/1983D; 10/17/1979 **(See Also: 36a-186)**
- 36-427 9/5/1985 #1; 6/2/1983D; 10/17/1979 **(See Also: 36a-187)**
- 36-427a 9/5/1985 #1 **(See Also: 36a-188)**
- 36-427a(a) **(Rpl)** 9/5/1985 #1
- 36-427a(b) 9/5/1985 #1 **(See Also: 36a-188)**
- 36-428 6/2/1983D **(See Also: 36a-189)**
- 36-429 7/9/1991; 12/31/1990 #2; 7/11/1990; 11/2/1989; 7/13/1988; 5/16/1988; 9/2/1987; 4/16/1986; 11/19/1984; 10/25/1983 #1 **(See Also: 36a-190)**
- 36-429(b) 12/31/1990 #2; 5/16/1988; 4/16/1986 **(See Also: 36a-190)**
- 36-429(c) 7/11/1990 **(See Also: 36a-190)**
- 36-429(d) 11/2/1989; 7/13/1988; 1/29/1988 #1D; 10/9/1987; 9/2/1987; 12/6/1985 #2; 10/17/1979 **(See Also: 36a-190)**
- 36-429(e) 7/9/1991; 5/16/1988; 4/16/1986; 11/19/1984 **(See Also: 36a-190)**
- 36-429(g) 7/11/1990 **(See Also: 36a-190)**
- 36-440 6/22/1992 **(See Also: 36a-485)**
- 36-440(1) **(See Also: 36-440(a); 36a-485)**

- 36-440(3) *(See Also: 36-440(c); 36a-485)*
- 36-440(4) *(See Also: 36-440(d); 36a-485)*
- 36-440(7) 12/2/1993 *(See Also: 36-440(g); 36a-485)*
- 36-440(a) 11/15/1991; 6/6/1990 *(See Also: 36-440(1); 36a-485)*
- 36-440(c) 11/15/1991; 6/6/1990 *(See Also: 36-440(3); 36a-485)*
- 36-440(d) 6/22/1992; 11/15/1991 *(See Also: 36-440(4); 36a-485)*
- 36-440(g) 6/22/1992; 11/15/1991 *(See Also: 36-440(7); 36a-485)*
- 36-440a 6/22/1992; 11/15/1991; 6/6/1990 *(See Also: 36a-486)*
- 36-440b 9/6/1991 #1 *(See Also: 36a-487)*
- 36-440b(1) *(See Also: 36-440b(a); 36a-487)*
- 36-440b(a) 11/15/1991 *(See Also: 36-440b(1); 36a-487)*
- 36-440e 11/15/1991 *(See Also: 36a-490)*
- 36-440e(a) 11/15/1991 *(See Also: 36a-490)*
- 36-440i(b) 6/22/1992 *(See Also: 36a-494)*
- 36-442n 5/13/1993 *(See Also: 36a-716)*
- 36-445 12/26/1980; 4/2/1980 #2; 6/11/1979DR; 4/2/1979 #2; 4/2/1979 #1DR *(See Also: 36a-737)*
- 36-446(a) 3/28/1991 *(See Also: 36a-738)*
- 36-457(2) 10/29/1992 *(See Also: 36b-41)*
- 36-471(2) 6/30/1994 #2; 5/6/1993 #2 *(See Also: 36-471(b); 36b-41)*
- 36-471(7) 5/6/1993 #2 *(See Also: 36-471(g); 36b-41)*
- 36-471(8) 2/3/1994 *(See Also: 36b-41)*
- 36-471(11)(B) 2/3/1994 *(See Also: 36b-41)*
- 36-471(13) 2/3/1994; 10/29/1992 *(See Also: 36-471(m); 36b-41)*
- 36-471(b) 5/26/1999; 3/5/1999; 4/23/1998; 4/19/1988 #2; 11/5/1985; 2/7/1985 #1; 1/30/1985; 12/28/1984; 7/31/1979 *(See Also: 36-471(2); 36b-41)*



36-471(c)	4/19/1988 #2; 11/5/1985; 2/7/1985 #1; 12/28/1984 <i>(See Also: 36-471(3); 36b-41)</i>
36-471(c)(3)	11/5/1985; 2/7/1985 #1 <i>(See Also: 36-471(3)(C); 36b-41)</i>
36-471(f)	12/28/1984; 8/24/1982DR <i>(See Also: 36-471(6); 36b-41)</i>
36-471(f)(3)	12/28/1984 <i>(See Also: 36-471(6)(C); 36b-41)</i>
36-471(g)	12/28/1984; 8/24/1982DR <i>(See Also: 36-471(7); 36b-41)</i>
36-471(m)	9/19/1984 #4; 1/17/1984 #1; 11/4/1983; 8/5/1983; 3/10/1983 #1; 10/18/1982; 3/23/1981 #1 <i>(See Also: 36-471(13); 36b-41)</i>
36-471(p)	2/23/1990 #3 <i>(See Also: 36-471(16); 36b-41)</i>
36-472	2/3/1994; 7/31/1979 <i>(See Also: 36b-4)</i>
36-473	8/25/1993 <i>(See Also: 36b-5)</i>
36-474	11/25/1987 #2DR; 7/31/1979 <i>(See Also: 36b-6)</i>
36-474(a)	3/5/1999; 4/23/1998; 4/19/1988 #2; 2/7/1985 #1; 12/28/1984 <i>(See Also: 36b-6)</i>
36-474(b)	8/24/1982DR <i>(See Also: 36b-6)</i>
36-474(c)	12/28/1984 <i>(See Also: 36b-6)</i>
36-474(d)	8/24/1982DR <i>(See Also: 36b-6)</i>
36-474(f)	8/24/1982DR <i>(See Also: 36b-6)</i>
36-482(a)	11/25/1987 #2DR <i>(See Also: 36b-14)</i>
36-482(c)	5/18/1988 <i>(See Also: 36b-14)</i>
36-484(a)(2)(H)	8/25/1993; 4/19/1988 #2; 11/25/1987 #2DR; 2/7/1985 #1 <i>(See Also: 36b-15)</i>
36-484(a)(2)(K)	11/25/1987 #2DR <i>(See Also: 36b-15)</i>
36-485	6/30/1994 #2; 2/3/1994; 1/17/1984 #1; 8/5/1983 <i>(See Also: 36b-16)</i>
36-490	2/3/1994; 1/17/1984 #1; 8/5/1983 <i>(See Also: 36b-21)</i>
36-490(a)	10/18/1982; 6/30/1981; 6/10/1981 #1 <i>(See Also: 36b-21)</i>
36-490(a)(3)	10/18/1982 <i>(See Also: 36b-21)</i>
36-490(a)(4)	11/4/1983 <i>(See Also: 36b-21)</i>
36-490(a)(9)	2/3/1994 <i>(See Also: 36b-21)</i>

36-490(b)(8)	1/4/1988 #2 <i>(See Also: 36b-21)</i>
36-495	1/2/1990; 11/25/1987 #2DR <i>(See Also: 36b-26)</i>
36-495(a)	11/25/1987 #2DR <i>(See Also: 36b-26)</i>
36-495(b)	11/25/1987 #2DR <i>(See Also: 36b-26)</i>
36-500(e)	2/7/1985 #1 <i>(See Also: 36b-31)</i>
36-502	11/25/1987 #2DR <i>(See Also: 36b-33)</i>
36-502(g)	2/3/1994 <i>(See Also: 36b-33)</i>
36-504(6)	7/16/1990; 5/14/1990 <i>(See Also: 36b-61)</i>
36-510	7/16/1990; 5/14/1990 <i>(See Also: 36b-67)</i>
36-530	7/26/1988; 2/27/1987 #1 <i>(See Also: 36a-595)</i>
36-531	8/4/1986 <i>(See Also: 36a-596)</i>
36-531(4)	<i>(See Also: 36-531(d); 36a-596(2))</i>
36-531(6)	<i>(See Also: 36-531(f); 36a-596(4))</i>
36-531(9)(I)	<i>(See Also: 36-531(i)(1)(I); 36a-596(7))</i>
36-531(d)	12/6/1991; 1/29/1987; 10/16/1986; 12/7/1984 #2 <i>(See Also: 36-531(4); 36a-596(2))</i>
36-531(f)	12/6/1991 <i>(See Also: 36-531(6); 36a-596(4))</i>
36-531(i)(1)(I)	1/9/1991; 11/16/1990 <i>(See Also: 36-531(9)(I); 36a-596(7))</i>
36-532	4/23/1993; 12/6/1991; 12/5/1991 #1; 3/13/1990; 7/26/1988; 1/29/1987; 10/16/1986; 8/4/1986; 11/25/1985 #1; 12/7/1984 #2; 8/19/1983 <i>(See Also: 36a-597)</i>
36-536	12/7/1984 #2 <i>(See Also: 36a-600)</i>
36-536(a)(1)	1/29/1987; 10/16/1986 <i>(See Also: 36a-600)</i>
36-536(a)(2)	1/29/1987; 10/16/1986 <i>(See Also: 36a-600)</i>
36-536(a)(3)	1/29/1987; 10/16/1986 <i>(See Also: 36a-600)</i>
36-536(a)(4)	1/29/1987; 10/16/1986 <i>(See Also: 36a-600)</i>
36-536(a)(5)	1/29/1987; 10/16/1986 <i>(See Also: 36a-600)</i>

36-538	3/24/1986 #2 <i>(See Also: 36a-602)</i>
36-540	6/14/1989 <i>(See Also: 36a-604)</i>
36-540(b)	6/14/1989 <i>(See Also: 36a-604)</i>
36-542	3/13/1990 <i>(See Also: 36a-606)</i>
36-542(a)(1)	1/9/1991 <i>(See Also: 36a-606)</i>
36-542(c)	1/9/1991 <i>(See Also: 36a-606)</i>
36-543	7/26/1988; 12/7/1984 #2 <i>(See Also: 36a-607)</i>
36-544(c)	12/5/1991 #1 <i>(See Also: 36a-608)</i>
36-545	3/24/1986 #2 <i>(See Also: 36a-609)</i>
36-545(1)	<i>(See Also: 36-545(a); 36a-609)</i>
36-545(3)	4/23/1993 <i>(See Also: 36-545(c); 36a-609)</i>
36-545(a)	1/14/1985; 12/7/1984 #2 <i>(See Also: 36-545(1); 36a-609)</i>
36-545(c)	12/5/1991 #1; 7/26/1988 <i>(See Also: 36-545(3); 36a-609)</i>
36-552	5/20/1994 #2D; 12/3/1993 #2D; 5/21/1993 #2; 2/26/1993; 1/4/1988 #1D; 4/9/1986 <i>(See Also: 36a-410)</i>
36-552(1) <i>(Rpl)</i>	<i>(See Also: 36-552(a))</i>
36-552(2) <i>(Rpl)</i>	<i>(See Also: 36-552(b))</i>
36-552(4) <i>(Rpl)</i>	5/1/1995 #1D; 4/30/1993D <i>(See Also: 36-552(d))</i>
36-552(5) <i>(Rpl)</i>	4/30/1993D; 4/28/1993 #1D <i>(See Also: 36-552(e))</i>
36-552(6) <i>(Rpl)</i>	10/20/1994D; 5/20/1994 #3D; 5/20/1994 #2D; 5/21/1993 #2D; 5/21/1993 #1D; 4/28/1993 #1D <i>(See Also: 36-552(f))</i>
36-552(7) <i>(Rpl)</i>	12/3/1993 #2D; 11/24/1993D <i>(See Also: 36-552(g))</i>
36-552(8) <i>(Rpl)</i>	11/24/1993D <i>(See Also: 36-552(h))</i>
36-552(10) <i>(Rpl)</i>	<i>(See Also: 36-552(j))</i>
36-552(11) <i>(Rpl)</i>	<i>(See Also: 36-552(k))</i>
36-552(12) <i>(Rpl)</i>	11/24/1993D; 4/30/1993D

- 36-552(13) *(Rpl)* 5/20/1994 #3D; 11/24/1993D; 5/21/1993 #1D; 4/30/1993D; 4/28/1993 #1D *(See Also: 36-552(m))*
- 36-552(14) *(Rpl)* 5/1/1995 #1D; 5/20/1994 #3D; 12/3/1993 #2D; 5/21/1993 #1D
- 36-552(16) *(Rpl)* 12/3/1993 #2D
- 36-552(a) *(Rpl)* 2/22/1988 #1D; 7/2/1987D; 2/27/1987 #2D; 2/23/1987 #4D; 2/23/1987 #3D; 11/13/1986D; 6/17/1986D; 12/31/1985D *(See Also: 36-552(l))*
- 36-552(b) *(Rpl)* 2/22/1988 #1D *(See Also: 36-552(2))*
- 36-552(d) *(Rpl)* 10/29/1990D; 2/22/1988 #1D; 7/2/1987D; 2/27/1987 #2D; 11/13/1986D; 6/17/1986D; 12/31/1985D *(See Also: 36-552(4))*
- 36-552(e) *(Rpl)* 10/29/1990D; 2/22/1988 #1D; 12/31/1985D *(See Also: 36-552(5))*
- 36-552(f) *(Rpl)* 3/27/1987 #1; 2/23/1987 #4D; 2/23/1987 #3D *(See Also: 36-552(6))*
- 36-552(g) *(Rpl)* 12/24/1986D *(See Also: 36-552(7))*
- 36-552(h) *(Rpl)* 5/31/1985 *(See Also: 36-552(8))*
- 36-552(j) *(Rpl)* 2/22/1988 #1D; 2/3/1988 #1; 1/4/1988 #1D; 10/23/1987 #1; 7/2/1987D; 2/27/1987 #2D; 2/23/1987 #4D; 2/23/1987 #3D; 11/13/1986D; 6/17/1986D; 12/31/1985D *(See Also: 36-552(10))*
- 36-552(k) *(Rpl)* 12/24/1986D *(See Also: 36-552(11))*
- 36-552(m) *(Rpl)* 10/29/1990D *(See Also: 36-552(13))*
- 36-553 5/20/1994 #3D; 5/20/1994 #2D; 5/21/1993 #2D; 5/21/1993 #1D; 4/30/1993D; 4/28/1993 #1D; 2/26/1993; 3/21/1991; 10/29/1990D; 10/25/1990; 8/23/1990; 3/2/1988D; 2/22/1988 #1D; 2/3/1988 #1; 1/4/1988 #1D; 10/23/1987 #1; 10/1/1987; 7/2/1987D; 2/27/1987 #2D; 2/23/1987 #4D; 2/23/1987 #3D; 11/13/1986D; 6/17/1986D; 12/31/1985D; 7/24/1984D; 6/14/1984 #2D; 8/17/1983D; 8/15/1983D *(See Also: 36a-411)*
- 36-553(a) 5/20/1994 #2D; 11/24/1993D; 5/21/1993 #2D *(See Also: 36a-411)*
- 36-553(b) *(Rpl)* 12/3/1993 #2D
- 36-553(c) *(Rpl)* 5/20/1994 #2D; 5/21/1993 #2D
- 36-554 *(Rpl)* 4/7/1994 *(See Also: 36a-412 re interstate merger, consolidation and acquisition of out-of-state banks and Connecticut banks)*
- 36-555 9/17/1996 #2; 12/11/1995 #4D; 8/15/1994 #2; 5/20/1994 #3D; 5/20/1994 #2D; 10/28/1993; 7/28/1993; 5/21/1993 #2D; 5/21/1993 #1D; 12/31/1985D *(See Also: 36a-412)*

- 36-555(a) 5/1/1995 #1D; 8/15/1994 #2; 5/20/1994 #2D; 12/3/1993 #2D; 7/28/1993; 5/21/1993 #2D; 8/18/1988; 7/15/1988; 12/24/1986D (*See Also: 36-555(a)(2)(A); 36a-412*)
- 36-555(a)(2)(A) 8/18/1988 (*See Also: 36-555(a); 36a-412*)
- 36-555(b) 12/14/1990D; 9/14/1990 #2D; 9/14/1990 #1; 7/15/1988; 3/27/1987 #1 (*See Also: 36a-412*)
- 36-556(b) (*Rpl*) 12/3/1993 #2D (*See Also: 36a-412 re interstate merger, consolidation and acquisition of out-of-state banks and Connecticut banks*)
- 36-563 (*Rpl*) 8/25/1993; 9/5/1986; 6/18/1986 #2
- 36-563(a) (*Rpl*) 9/5/1986
- 36-563(b) (*Rpl*) 6/30/1992 #2; 7/10/1990; 12/4/1987
- 36-564 3/23/1994; 12/16/1993; 4/23/1993; 12/4/1991 #1 (*See Also: 36a-580*)
- 36-564(1) 12/16/1993 (*See Also: 36a-580*)
- 36-565 3/23/1994; 12/4/1991 #1 (*See Also: 21-112; 36a-581*)
- 36-565(a) 3/23/1994; 11/14/1991 (*See Also: 21-112; 36a-581*)
- 36-570 (*See Also: 21-116; 36a-586*)
- 36a-2 8/22/2018; 11/2/2015; 2/25/2015; 1/15/2015 #2; 11/25/2013 #2; 10/22/2013; 8/28/2013; 9/11/2012DR; 12/1/2006; 5/17/2006; 4/21/2006; 11/17/2003 #2; 7/30/2002; 5/29/2002; 9/22/1995; 8/22/1995 (*See Also: 36-2*)
- 36a-2(1) 12/2/2021; 10/27/2000D
- 36a-2(3) 12/19/2019; 5/15/2019 #2; 2/1/2019; 11/1/2018; 2/25/2015; 6/25/1997; 8/22/1995; 5/30/1995
- 36a-2(4) 12/2/2021; 9/2/2021; 10/3/2019D; 7/26/2019 #2D; 5/15/2019 #3D; 11/28/2018D; 12/22/2017D; 8/18/2015; 6/25/2015; 6/3/2015D; 10/7/2014; 4/12/2011; 3/22/2010; 2/29/2008D; 8/21/2007D; 2/14/2007D; 11/14/2006D; 12/14/2004D; 4/29/2004D; 3/26/2004D; 11/16/2000D; 11/13/2000D; 2/8/2000D; 8/20/1999D; 4/26/1999D; 3/12/1999 #1D; 1/21/1999D; 10/15/1997 #3D; 7/29/1997D; 4/15/1997; 12/10/1996 #2D; 12/11/1995 #1D; 11/17/1995D
- 36a-2(5) 11/8/2012D
- 36a-2(6) 10/3/2019D; 7/26/2019 #2D; 2/8/2000D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 4/28/1998; 11/13/1996D; 11/12/1996D; 8/28/1996D

- 36a-2(11) 9/11/2012DR; 2/23/2004D; 5/20/2003D; 1/10/2003D; 7/25/2002D; 8/20/2001D; 3/23/2001D; 2/15/2001D; 11/16/2000D; 1/24/2000D; 4/26/1999D; 2/23/1999D; 1/21/1999D; 1/12/1999D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 5/22/1998; 12/23/1997D; 12/15/1997D; 12/11/1997D; 10/15/1997 #3D; 8/26/1997D; 7/29/1997D; 4/23/1997 #2D; 11/22/1996D; 11/15/1996D; 11/13/1996D; 11/12/1996D; 11/5/1996 #2D; 8/28/1996D; 6/17/1996 #1D; 10/30/1995 #1D; 8/23/1995 #1D
- 36a-2(12) 10/3/2019D; 7/26/2019 #2D; 5/15/2019 #3D; 3/29/2019D; 3/17/2014D; 4/17/2012D; 4/6/2011D; 8/21/2007D; 2/14/2007D; 12/7/2006D; 8/23/2004
- 36a-2(13) 3/22/2010; 6/24/2004
- 36a-2(15) 3/3/1997
- 36a-2(16) 12/2/2021
- 36a-2(18) 12/3/2008
- 36a-2(20) 10/2/2001
- 36a-2(25) 11/7/2002; 8/20/1999D; 3/12/1999 #1D; 12/10/1996 #2D
- 36a-2(26) 7/17/1996 #1
- 36a-2(27) 4/29/2004D; 3/26/2004D
- 36a-2(28) 12/2/2021; 10/3/2019D; 11/28/2018D; 12/22/2017D; 8/18/2015; 6/3/2015D; 4/12/2011; 2/29/2008D; 8/21/2007D; 11/14/2006D; 12/14/2004D
- 36a-2(30) 3/22/2010; 7/17/1996 #1
- 36a-2(33) 2/8/2000D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 11/13/1996D; 11/12/1996D; 8/28/1996D
- 36a-2(35) 4/29/2004D
- 36a-2(36) 12/2/2021; 11/14/2006D
- 36a-2(39) 5/19/2021; 11/10/2005 #2; 6/11/1997 #1
- 36a-2(40) 6/26/1995
- 36a-2(41) 9/27/2002; 7/25/2002D; 10/31/2001D; 8/20/2001D; 7/31/2001 #2D; 3/23/2001D; 2/15/2001D; 11/13/2000D; 3/14/2000D; 11/18/1999D; 8/20/1999D; 6/18/1999D; 4/26/1999D; 3/12/1999 #1D; 1/21/1999D; 11/12/1998 #1D; 10/15/1997 #3D; 8/21/1997D; 7/29/1997D; 2/11/1997D; 12/10/1996 #2D; 12/6/1996; 11/15/1996D; 11/1/1996D; 10/28/1996D

36a-2(43)	4/29/2004D; 3/26/2004D; 2/23/2004D; 6/27/2003D; 5/22/2003D; 5/20/2003D; 1/10/2003D; 12/16/2002D; 10/24/2002; 3/3/1997
36a-2(44)	9/2/2021; 2/29/2008D; 8/21/2007D; 3/30/2007D; 2/14/2007D; 12/7/2006D; 10/11/2006D; 5/17/2006; 12/12/2005; 7/14/2005; 9/24/2004 #2D; 9/17/1999
36a-2(45)	9/2/2021; 5/15/2019 #3D; 3/29/2019D; 11/28/2018D; 1/17/2018D; 12/22/2017D; 6/24/2016D; 8/18/2015; 6/25/2015; 6/3/2015D; 2/25/2015; 10/7/2014; 3/17/2014D; 1/10/2013D; 11/8/2012D; 9/6/2012D; 4/17/2012D; 12/2/2011 #2D; 6/22/2011 #1D; 4/12/2011; 4/6/2011D; 3/22/2010
36a-2(46)	3/22/2010
36a-2(47)	3/15/2019D; 5/25/2017D; 5/19/2017D; 8/7/2013 #1D; 2/4/2013D
36a-2(48)	8/11/2015; 10/7/2014; 9/11/2012DR; 12/3/2008
36a-2(49)	4/4/2001; 10/24/2000 #2; 5/30/1995
36a-2(64)	5/30/2019
36a-2(67)	11/13/2003 #1
36a-2(50)	8/22/1995
36a-2(62)	9/3/2004
36a-2(64)	8/22/2018
36a-2(70)	6/25/2015
36a-11	<b><i>(See Also: 36-10)</i></b>
36a-12	<b><i>(See Also: 36-11)</i></b>
36a-15	12/3/2008 <b><i>(See Also: 36-14)</i></b>
36a-16	<b><i>(See Also: 36-63, 36-127)</i></b>
36a-17	5/14/2002 <b><i>(See Also: 36-15a; 36-21)</i></b>
36a-17(b)	5/5/2003
36a-17(c)	5/5/2003
36a-17(d)	5/5/2003
36a-21	7/12/2018 <b><i>(See Also: 36-16)</i></b>
36a-21(a)	7/18/1995; 2/17/1995

36a-21(b)	3/20/1995
36a-22	<b>(See Also: 36-21a)</b>
36a-23	3/8/1996; 10/23/1995 <b>(See Also: 36-28a(a), (b), (d), (e))</b>
36a-23(a)	3/8/1996
36a-23(f)	3/8/1996
36a-24(a)	4/19/2004
36a-24b	10/28/2021
36a-24b(b)	10/28/2021
36a-24c	7/1/2021
36a-30	12/22/2017D; 12/11/1995 #1D; 11/29/1995 #2D; 11/17/1995D
36a-30(a)(2)	6/11/1997 #2
36a-32	6/11/1997 #2
36a-34	12/22/2017D; 8/31/2016D; 12/4/2003D; 7/16/2002; 11/8/2000D; 5/21/1999; 10/15/1997 #2D; 4/12/1996D; 7/7/1995D; 6/19/1995 #2D <b>(See Also: 36-140; 36-140a; 36-193p)</b>
36a-34(a)(1)	6/3/2016D; 3/17/2014D; 7/23/2013D
36a-34(b)	6/24/2016D; 6/3/2016D; 7/23/2013D; 3/30/2004 #1D; 6/19/2001D; 6/15/2001D; 12/11/1995 #2D; 11/29/1995 #1D; 11/13/1995D; 10/12/1995 #1D
36a-34(c)	10/24/2007 #2D; 10/24/2007 #1D; 3/30/2004 #1D; 10/7/2003 #2D; 7/17/2003D; 11/18/2002D; 8/8/2002D; 9/28/2001D; 6/19/2001D; 6/15/2001D; 5/31/2001D; 4/16/2001D; 2/26/2001D; 2/23/2001D; 12/11/2000D; 10/24/2000 #1D; 6/12/2000D; 1/31/2000 #2; 12/16/1999 #2D; 12/16/1999 #1D; 11/1/1999D; 10/29/1999 #2D; 4/6/1999D; 4/5/1999 #1D; 4/1/1999D; 3/27/1998D; 2/2/1998D; 8/8/1997 #3D; 7/22/1997D; 6/11/1997 #3D; 5/29/1997D; 1/9/1997D; 4/19/1996D; 11/8/1995D; 10/12/1995 #1D; 10/2/1995D; 5/2/1995D; 5/1/1995 #2D
36a-40	2/4/2005; 5/5/2003; 6/10/1996; 1/16/1996 <b>(See Also: 36-2a)</b>
36a-41	2/26/2002; 6/21/2001 <b>(See Also: 36-9j)</b>
36a-41(1)	12/3/2008; 6/15/2000
36a-41(2)	12/3/2008; 4/6/2001; 7/5/1995



36a-42	12/3/2008; 2/26/2002; 6/21/2001; 4/6/2001; 1/11/2001; 3/5/1999; 6/18/1997 #1; 7/5/1995; 1/30/1995 #2 <b>(See Also: 36-9k)</b>
36a-43	7/1/2005; 3/24/2003; 6/10/1996 <b>(See Also: 36-9l)</b>
36a-43(a)	7/1/2005; 3/24/2003
36a-43(d)	3/24/2003
36a-44	12/3/2008; 7/1/2005; 1/11/2001 <b>(See Also: 36-9m)</b>
36a-44(1)	1/11/2001
36a-44(5)	12/3/2008
36a-44(7)	7/1/2005
36a-44(10)	12/3/2008
36a-44(11)	12/3/2008; 7/5/1995
36a-44a	12/3/2008
36a-45	1/11/2001; 6/15/2000 <b>(See Also: 36-9n)</b>
36a-45(a)	12/3/2008; 3/24/2003
36a-50	7/20/2022; 1/2/2003; 11/7/2002
36a-50(a)	12/19/2013DR; 4/25/2002
36a-50(b)(1)	4/25/2002
36a-50(c)	12/19/2013DR
36a-52	4/25/2002
36a-52(a)	12/19/2013DR
36a-53	11/7/2002 <b>(See Also: 36-25)</b>
36a-53(c)	1/2/2003
36a-65	<b>(See Also: 36-12a)</b>
36a-65(d)	<b>(See Also: 36-12a(d)(1); 36-12a(4)(a))</b>
36a-70	12/29/2014D; 12/8/2014D; 4/19/2012 #2; 4/23/1997 #2D; 3/13/1997; 7/19/1995 <b>(See Also: 36-53; 36-142l; 36-173; 36-193j)</b>

36a-70(n)	3/27/2000 #1
36a-70(o)	8/23/1995 #2D
36a-70(p)	3/30/2006D; 6/19/2001D; 6/15/2001D; 12/22/1997D; 12/15/1997D; 12/11/1997D; 10/3/1997D; 3/13/1997; 9/9/1996D; 6/17/1996 #2D
36a-70(q)	8/31/2016D; 3/26/2001
36a-70(q)(1)	3/26/2001
36a-70(q)(3)	3/26/2001
36a-70(t)	5/13/2019
36a-70(t)(2)	5/13/2019
36a-72	<i>(See Also: 36-117; 36-193)</i>
36a-73	11/7/2002
36a-82	3/7/2003; 12/16/1999 #2D; 12/16/1999 #1D; 12/23/1997D; 7/31/1996 #2; 12/11/1995 #3D; 12/11/1995 #2D <i>(See Also: 36-87; 36-117b)</i>
36a-84	<i>(See Also: 36-117a)</i>
36a-85	10/2/2001 <i>(See Also: 36-175)</i>
36a-95	10/27/2000D; 2/8/2000D; 10/19/1999D; 4/23/1997 #3D; 7/17/1996 #2D; 6/4/1996D <i>(See Also: 36-9c)</i>
36a-98	<i>(See Also: 36-126a)</i>
36a-98(b)	<i>(See Also: 36-101a)</i>
36a-99	<i>(See Also: 36-121)</i>
36a-100	9/21/2001 <i>(See Also: 36-126b; 36-176)</i>
36a-105	<i>(See Also: 36-88)</i>
36a-105(b)	<i>(See Also: 36-88(a); 36-88(1))</i>
36a-105(c)	<i>(See Also: 36-88(b); 36-88(2))</i>
36a-106	<i>(See Also: 36-89b)</i>

- 36a-106(b) *(See Also: 36-89b(3))*
- 36a-106(c) *(See Also: 36-89b(4))*
- 36a-108 *(See Also: 36-89a)*
- 36a-110 12/18/2003; 5/28/1998 #1 *(See Also: 36-80)*
- 36a-110(a) 5/28/1998 #1
- 36a-112 6/29/1995; 1/26/1995
- 36a-112(b) 5/15/2019 #3D; 6/25/2003D; 1/19/2001D; 4/1/1997D; 12/19/1995 #2D; 6/29/1995  
*(See Also: 36-142p)*
- 36a-120 *(See Also: 36-28a(f), 36-29j(3), 36-29j(c))*
- 36a-125 7/26/2019 #2D; 9/15/2014D; 3/17/2014D; 10/25/2013D; 7/23/2013D; 6/19/2013D;  
4/17/2012D; 12/23/2011 #1D; 6/22/2009D; 5/18/2009D; 12/7/2006D;  
10/19/2006D; 3/30/2006D; 3/20/2006D; 12/6/2004D; 6/1/2004; 4/30/2004 #1D;  
3/30/2004 #1D; 12/4/2003D; 7/14/2003D; 8/20/2001D; 6/19/2001D; 3/23/2001D;  
1/24/2000D; 2/23/1999D; 8/19/1998D; 8/13/1998D; 2/19/1998D; 12/23/1997D;  
12/22/1997D; 12/15/1997D; 12/11/1997D; 10/15/1997 #2D; 10/3/1997D;  
8/26/1997D; 8/1/1997D; 4/23/1997 #2D; 4/23/1997 #1D; 11/22/1996D;  
11/15/1996D; 11/13/1996D; 11/12/1996D; 11/8/1996D; 11/5/1996 #2D;  
11/5/1996 #1D; 9/9/1996D; 8/28/1996D; 7/1/1996D; 6/17/1996 #2D; 6/10/1996;  
4/12/1996D; 12/15/1995D; 12/12/1995D; 11/29/1995 #2D; 8/23/1995 #2D *(See  
Also: 36-92; 36-140; 36-140a; 36-193p; 36-193u)*
- 36a-125(d) 9/15/2014D; 3/30/2004 #1D; 2/23/1999D *(See Also: 36-193u(c); 36-193u(3))*
- 36a-125(f) 12/22/1997D; 12/15/1997D; 12/11/1997D; 10/3/1997D; 4/23/1997 #1D;  
3/13/1997; 11/15/1996D; 11/8/1996D; 11/5/1996 #2D; 11/5/1996 #1D
- 36a-125(f)(1) 4/23/1997 #2D; 9/9/1996D
- 36a-125(i) 3/13/1997 *(See Also: 36-193w)*
- 36a-126 6/15/2001D; 11/8/2000D; 6/19/1995 #2D *(See Also: 36-193v)*
- 36a-126(a) 3/17/2014D; 4/24/2009D; 4/30/2004 #2D; 6/15/2001D; 10/24/2000 #1D;  
6/10/1996
- 36a-126(a)(1) 6/18/1997 #1

36a-126(b)	9/25/2018D; 4/6/2018D; 8/29/2006D; 11/30/2004D; 10/7/2003 #2D; 6/15/2001D; 6/12/2000D; 10/29/1999 #2D; 6/10/1996
36a-127	12/23/2011 #1D
36a-135	11/16/2012D; 4/19/2012 #2; 9/23/2004 #2D; 8/10/2004D; 12/20/2002 #2D; 3/12/2002D; 12/26/2001D; 10/2/2001 ( <i>See Also: 36-191; 36-192</i> )
36a-136	5/16/2011D; 12/30/2010 #1D; 3/30/2004 #2D; 7/14/2003D; 2/28/2000 #1D; 11/30/1999 #2D; 4/29/1996D; 10/31/1995 ( <i>See Also: 36-142m</i> )
36a-136(f)	10/8/2003D
36a-136(h)	10/8/2003D; 4/17/2001D; 10/30/2000D; 6/20/2000D
36a-136(i)	10/8/2003D; 11/19/1999 #2D; 7/26/1999D
36a-137	12/29/2014D; 12/8/2014D; 8/10/2006D; 3/30/2006D; 8/6/2004D; 6/4/2004 #2D; 7/1/1999D; 4/7/1997D; 10/12/1995D ( <i>See Also: 36-193v</i> )
36a-138	4/19/2012 #2 ( <i>See Also: 36-193l</i> )
36a-139b	4/19/2012 #2
36a-145	5/26/2016; 4/9/2010 #1; 7/16/2002; 5/6/2002; 5/1/2002; 6/18/1999D; 5/21/1999; 11/12/1998 #1D; 8/21/1997D; 3/24/1997; 2/11/1997D; 9/17/1996 #2; 12/11/1995 #4D; 10/17/1995D; 8/22/1995; 5/18/1995 ( <i>See Also: 36-59; 36-129; 36-180</i> )
36a-145(b)	( <i>See Also: 36-59(1)</i> )
36a-145(b)(1)	1/10/2013D; 10/11/2006D; 6/27/2003D; 5/22/2003D
36a-145(b)(2)	5/21/1999
36a-145(c)	9/27/2002; 5/21/1999
36a-145(c)(1)	1/17/2018D; 6/24/2016D; 9/6/2012D; 12/2/2011 #2D; 6/22/2011 #1D; 3/30/2007D; 9/24/2004 #2D; 11/17/2003 #1; 12/16/2002D; 10/31/2001D; 7/31/2001 #2D; 3/14/2000D; 11/18/1999D; 11/12/1998 #1D; 8/21/1997D
36a-145(h)(1)	( <i>See Also: 36-59(6); 36-59(f)</i> )
36a-145(i)	12/11/1995 #4D; 10/17/1995D

36a-145(i)(1)	8/24/1995 #1
36a-145(j)	2/14/2007D
36a-155	12/19/2019; 5/15/2019 #2; 2/1/2019; 11/1/2018; 5/20/1999; 8/22/1995 <b>(See Also: 36-193b)</b>
36a-155(a)	2/13/2002 #1; 4/15/1999; 6/25/1997; 5/30/1995
36a-156	10/30/1995 #2; 9/14/1995 <b>(See Also: 36-193c)</b>
36a-157	<b>(See Also: 36-193d)</b>
36a-158	2/13/2002 #1 <b>(See Also: 36-193f)</b>
36a-158(a)	5/17/2006
36a-158(b)	7/2/1997
36a-159	<b>(See Also: 36-193h)</b>
36a-170	2/25/2015; 3/3/1997
36a-170(a)	3/3/1997
36a-170(b)	3/3/1997
36a-170(c)	3/3/1997
36a-180	<b>(See Also: 36-418)</b>
36a-181	8/31/2016D; 6/3/2016D; 8/16/2007D; 7/14/2003D; 2/28/2000 #2D; 1/31/2000 #1D; 11/30/1999 #3D; 1/29/1999D; 8/6/1998 #3D; 12/18/1997D; 10/3/1997D; 8/8/1997 #2D; 7/8/1997D; 12/11/1995 #3D; 12/11/1995 #2D; 12/11/1995 #1D; 11/29/1995 #1D; 11/13/1995D; 10/30/1995 #1D; 10/12/1995 #1D; 9/28/1995; 8/23/1995 #1D; 7/7/1995D; 5/25/1995D <b>(See Also: 36-420)</b>
36a-181(b)	12/11/1995 #3D
36a-181(b)(1)	12/11/1995 #3D
36a-181(c)	9/28/1995
36a-183	<b>(See Also: 36-422)</b>

- 36a-184 12/2/2021; 10/3/2019D; 7/26/2019 #2D; 5/15/2019 #3D; 11/28/2018D; 9/25/2018D; 4/6/2018D; 12/22/2017D; 12/24/2015D; 6/3/2015D; 6/19/2013D; 11/8/2012D; 4/17/2012D; 12/23/2011 #2D; 6/22/2011 #2D; 5/16/2011D; 4/6/2011D; 12/30/2010 #1D; 12/23/2009 #1D; 5/28/2009D; 5/18/2009D; 8/15/2008D; 10/24/2007 #2D; 10/24/2007 #1D; 3/23/2007D; 12/1/2006; 11/14/2006D; 10/19/2006D; 8/29/2006D; 8/10/2006D; 8/1/2006D; 4/11/2006D; 3/30/2006D; 9/19/2005D; 3/23/2005D; 12/14/2004D; 12/6/2004D; 11/30/2004D; 9/23/2004 #2D; 8/6/2004D; 6/22/2004D; 6/4/2004 #2D; 4/30/2004 #2D; 4/29/2004D; 3/30/2004 #1D; 10/7/2003 #2D; 7/17/2003D; 1/10/2003D; 11/18/2002D; 8/8/2002D; 7/25/2002D; 9/28/2001D; 6/19/2001D; 6/15/2001D; 5/31/2001D; 4/16/2001D; 2/26/2001D; 2/23/2001D; 2/15/2001D; 12/15/2000 #3D; 12/11/2000D; 11/16/2000D; 11/13/2000D; 10/24/2000 #1D; 6/12/2000D; 1/31/2000 #2; 1/24/2000D; 12/16/1999 #2D; 12/16/1999 #1D; 11/1/1999D; 10/29/1999 #2D; 4/26/1999D; 4/6/1999D; 4/5/1999 #1D; 4/1/1999D; 2/23/1999D; 1/12/1999D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 8/13/1998D; 3/27/1998D; 2/19/1998D; 2/2/1998D; 12/23/1997D; 12/22/1997D; 12/15/1997D; 12/11/1997D; 8/26/1997D; 8/8/1997 #3D; 8/1/1997D; 7/22/1997D; 6/11/1997 #3D; 5/29/1997D; 4/23/1997 #2D; 1/9/1997D; 11/22/1996D; 11/13/1996D; 11/12/1996D; 11/5/1996 #2D; 9/9/1996D; 8/28/1996D; 6/17/1996 #1D; 4/19/1996D; 12/11/1995 #1D; 11/17/1995D; 11/8/1995D; 10/12/1995 #1D; 10/2/1995D; 5/2/1995D; 5/1/1995 #2D **(See Also: 36-423)**
- 36a-184(a)(1) 12/2/2021
- 36a-184(a)(2) 12/2/2021
- 36a-184(b) 12/2/2021 **(See Also: 36-423(a))**
- 36a-184(c) 12/2/2021; 10/3/2019D; 11/28/2018D; 9/25/2018D; 4/6/2018D; 12/24/2015D; 6/19/2013D; 12/23/2011 #2D; 6/22/2011 #2D; 5/16/2011D; 12/30/2010 #2D; 12/30/2010 #1D; 5/28/2009D; 5/18/2009D; 8/15/2008D; 10/24/2007 #2D; 10/24/2007 #1D; 3/23/2007D; 10/19/2006D; 8/10/2006D; 8/1/2006D; 4/11/2006D; 3/30/2006D; 9/19/2005D; 3/23/2005D; 12/14/2004D; 12/6/2004D; 11/30/2004D; 9/23/2004 #2D; 8/6/2004D; 6/22/2004D; 6/4/2004 #2D; 4/30/2004 #2D; 3/30/2004 #1D; 10/7/2003 #2D; 7/17/2003D; 11/18/2002D; 8/8/2002D; 9/28/2001D; 6/19/2001D; 6/15/2001D; 5/31/2001D; 4/16/2001D; 2/26/2001D; 2/23/2001D; 12/11/2000D; 11/16/2000D; 10/24/2000 #1D; 6/12/2000D; 1/31/2000 #2; 12/16/1999 #2D; 12/16/1999 #1D; 11/1/1999D; 10/29/1999 #2D; 4/6/1999D; 4/5/1999 #1D; 4/1/1999D; 3/27/1998D; 2/2/1998D; 8/8/1997 #3D; 7/22/1997D; 6/11/1997 #3D; 5/29/1997D; 1/9/1997D; 4/19/1996D; 11/8/1995D; 10/12/1995 #1D; 10/2/1995D; 5/2/1995D; 5/1/1995 #2D **(See Also: 36-423(b))**
- 36a-184(c)(1) 12/2/2021; 4/29/2004D

- 36a-184(c)(3) 12/24/2015D; 12/23/2011 #2D; 6/22/2011 #2D; 5/16/2011D; 12/30/2010 #2D; 12/30/2010 #1D; 12/23/2009 #1D; 8/15/2008D; 10/24/2007 #2D; 10/24/2007 #1D; 3/23/2007D; 10/19/2006D; 8/1/2006D; 4/11/2006D; 3/23/2005D; 12/6/2004D; 6/22/2004D; 4/29/2004D; 7/17/2003D; 1/10/2003D; 11/18/2002D; 8/8/2002D; 7/25/2002D; 4/16/2001D; 2/26/2001D; 2/23/2001D; 12/11/2000D; 11/16/2000D; 11/13/2000D; 12/16/1999 #2D; 12/16/1999 #1D; 11/1/1999D; 4/6/1999D; 3/27/1998D; 8/8/1997 #3D; 6/11/1997 #3D; 5/2/1995D; 5/1/1995 #2D
- 36a-184(c)(5) 11/18/2002D; 9/28/2001D; 2/23/2001D
- 36a-184(c)(7) 11/16/2000D; 11/13/2000D
- 36a-184(c)(8) 11/16/2000D; 11/13/2000D
- 36a-184(d) ***(See Also: 36-423(c))***
- 36a-184(e) ***(See Also: 36-424)***
- 36a-185 12/2/2021; 10/3/2019D; 7/26/2019 #2D; 5/15/2019 #3D; 11/28/2018D; 9/25/2018D; 4/6/2018D; 12/22/2017D; 12/24/2015D; 6/3/2015D; 6/19/2013D; 11/8/2012D; 4/17/2012D; 12/23/2011 #2D; 6/22/2011 #2D; 5/16/2011D; 4/6/2011D; 12/30/2010 #2D; 12/30/2010 #1D; 12/23/2009 #1D; 5/28/2009D; 5/18/2009D; 8/15/2008D; 10/24/2007 #1D; 10/24/2007 #2D; 3/23/2007D; 11/14/2006D; 10/19/2006D; 8/29/2006D; 8/10/2006D; 8/1/2006D; 4/11/2006D; 3/30/2006D; 9/19/2005D; 3/23/2005D; 12/6/2004D; 11/30/2004D; 9/23/2004 #2D; 8/6/2004D; 6/22/2004D; 6/4/2004 #2D; 4/30/2004 #2D; 4/29/2004D; 3/30/2004 #1D; 10/7/2003 #2D; 7/14/2003D; 7/17/2003D; 1/10/2003D; 11/18/2002D; 8/8/2002D; 7/25/2002D; 9/28/2001D; 6/19/2001D; 6/15/2001D; 5/31/2001D; 4/16/2001D; 2/26/2001D; 2/23/2001D; 2/15/2001D; 12/15/2000 #3D; 12/11/2000D; 11/16/2000D; 11/13/2000D; 10/24/2000 #1D; 6/12/2000D; 1/31/2000 #2; 1/24/2000D; 12/16/1999 #2D; 12/16/1999 #1D; 11/1/1999D; 10/29/1999 #2D; 4/26/1999D; 4/6/1999D; 4/5/1999 #1D; 4/1/1999D; 2/23/1999D; 1/12/1999D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 8/13/1998D; 3/27/1998D; 2/19/1998D; 2/2/1998D; 12/23/1997D; 12/22/1997D; 12/15/1997D; 12/11/1997D; 8/26/1997D; 8/8/1997 #3D; 8/1/1997D; 7/22/1997D; 6/11/1997 #3D; 5/29/1997D; 4/23/1997 #2D; 4/23/1997 #1D; 1/9/1997D; 11/22/1996D; 11/13/1996D; 11/12/1996D; 11/5/1996 #2D; 9/9/1996D; 8/28/1996D; 6/17/1996 #1D; 4/19/1996D; 12/11/1995 #1D; 11/17/1995D; 11/8/1995D; 10/12/1995 #1D; 10/2/1995D; 5/4/1995D; 5/2/1995D; 5/1/1995 #2D ***(See Also: 36-425)***
- 36a-185(b) 9/19/2005D
- 36a-185(c) 12/2/2021; 5/28/2009D; 8/15/2008D; 8/1/2006D; 11/18/2002D; 8/8/2002D; 9/28/2001D; 2/23/2001D; 12/15/2000 #3D; 11/16/2000D; 11/13/2000D; 11/1/1999D

36a-185(c)(1)	12/23/2009 #1D; 8/15/2008D; 8/1/2006D; 12/14/2004D; 11/18/2002D; 8/8/2002D; 9/28/2001D; 2/23/2001D; 12/15/2000 #3D; 1/31/2000 #2; 12/16/1999 #2D; 12/16/1999 #1D
36a-185(c)(3)	12/2/2021; 3/23/2007D
36a-185(c)(4)	12/2/2021
36a-185(d)	3/27/1998D; 2/2/1998D; 8/8/1997 #3D; 7/22/1997D; 6/11/1997 #3D; 5/29/1997D; 1/9/1997D; 4/19/1996D; 11/8/1995D; 10/12/1995 #1D; 10/2/1995D; 5/2/1995D; 5/1/1995 #2D
36a-185(e)	3/27/1998D; 2/2/1998D; 8/8/1997 #3D; 6/11/1997 #3D; 5/29/1997D; 4/23/1997 #2D; 4/23/1997 #1D; 10/2/1995D; 5/2/1995D; 5/1/1995 #2D
36a-185(e)(1)	2/2/1998D
36a-186	<i>(See Also: 36-426)</i>
36a-187	<i>(See Also: 36-427)</i>
36a-188	<i>(See Also: 36-427a)</i>
36a-189	<i>(See Also: 36-428)</i>
36a-190	12/1/2006 <i>(See Also: 36-429)</i>
36a-190(5)	12/1/2006
36a-192	11/15/2019D; 12/13/2018D; 1/4/2017D; 10/19/2006D; 3/20/2006D; 12/6/2004D; 4/30/2004 #1D; 3/13/1997 <i>(See Also: 36-142aa)</i>
36a-192(b)	11/15/2019D; 12/13/2018D; 1/4/2017D; 6/18/2009D; 10/19/2006D; 3/20/2006D; 12/6/2004D; 4/30/2004 #1D; 1/7/2003D; 12/15/2000 #2D; 12/15/2000 #1D; 6/5/2000D; 9/26/1997D; 6/11/1997 #1
36a-192(b)(1)	6/18/2009D; 3/20/2006D
36a-192(b)(2)	6/18/2009D; 10/19/2006D; 3/20/2006D; 12/6/2004D; 4/30/2004 #1D; 6/5/2000D
36a-192(d)	4/30/2004 #1D; 1/7/2003D; 12/15/2000 #2D; 12/15/2000 #1D; 6/5/2000D; 9/26/1997D; 7/9/1996D
36a-192(d)(1)	4/30/2004 #1D
36a-192(d)(3)	4/30/2004 #1D
36a-192(h)	11/15/2019D; 12/13/2018D; 1/4/2017D; 6/18/2009D; 10/19/2006D; 3/20/2006D; 12/6/2004D



36a-193	11/15/2019D; 12/13/2018D; 1/4/2017D; 6/18/2009D; 10/19/2006D; 3/20/2006D; 12/6/2004D; 4/30/2004 #1D; 1/7/2003D; 12/15/2000 #2D; 12/15/2000 #1D; 6/5/2000D; 9/26/1997D; 3/13/1997; 7/9/1996D <b>(See Also: 36-142bb)</b>
36a-193(c)	6/18/2009D; 10/19/2006D; 3/20/2006D; 12/6/2004D; 4/30/2004 #1D
36a-193(d)	7/26/1996D; 7/9/1996D
36a-194	12/15/2000 #3D <b>(See Also: 36-142cc)</b>
36a-194(b)	5/16/2011D; 12/30/2010 #1D; 5/28/2009D; 12/15/2000 #3D
36a-194(b)(1)	12/15/2000 #3D
36a-194(e)	6/11/1997 #1
36a-196	12/29/2004 <b>(See Also: 36-142ee)</b>
36a-196(a)	12/29/2004 <b>(See Also: 36-142ee)</b>
36a-197	5/16/2011D; 12/30/2010 #1D; 2/28/2000 #1D; 6/11/1997 #1
36a-198	11/15/2019D; 1/4/2017D; 5/16/2011D; 5/28/2009D; 3/23/2005D; 1/7/2003D
36a-210	2/14/2007D
36a-210(a)	3/29/2019D; 6/18/1997 #1 <b>(See Also: 36-30)</b>
36a-210(b)	2/14/2007D; 2/23/2004D
36a-210(g)	2/23/2000D; 8/20/1999D <b>(See Also: 36-30(f), 36-30(6))</b>
36a-215	<b>(See Also: 36-22b)</b>
36a-216	<b>(See Also: 36-22)</b>
36a-217	<b>(See Also: 36-26)</b>
36a-236	<b>(See Also: 36-50)</b>
36a-237	6/11/1997 #1 <b>(See Also: 36-51)</b>
36a-239	<b>(See Also: 36-52)</b>
36a-250	11/28/2000 <b>(See Also: 36-57; 36-131f; 36-139; 36-178)</b>
36a-250(a)(1)	11/13/2003 #1; 5/6/2002; 9/21/2001; 3/27/2000 #1; 3/12/1999 #2; 10/2/1997; 3/29/1996; 5/19/1995 <b>(See Also: 36-178h)</b>

36a-250(a)(2)	<i>(See Also: 36-104c; 36-107)</i>
36a-250(a)(2)(A)	11/13/2003 #1
36a-250(a)(5)	3/27/2000 #1; 8/14/1995
36a-250(a)(6)(C)	10/2/1997
36a-250(a)(7)	<i>(See Also: 36-131e)</i>
36a-250(a)(8)	3/27/2000 #1 <i>(See Also: 36-131f(a)(4))</i>
36a-250(a)(10)	<i>(See Also: 36-131d)</i>
36a-250(a)(11)	10/2/1997 <i>(Formerly 36a-250(a)(10) prior to P.A. 98-28)</i>
36a-250(a)(15)(A)	4/6/2006 #2
36a-250(a)(18)	<i>(See Also: 36-138; 36-186)</i>
36a-250(a)(20)	10/2/1997 <i>(Formerly 36a-250(a)(18) prior to P.A. 98-28; See Also: 36-133; 36-182)</i>
36a-250(a)(21)	8/18/2003; 10/2/1997; 3/29/1996 <i>(Formerly 36a-250(a)(20) prior to P.A. 98-28)</i>
36a-250(a)(26)	<i>(See Also: 36-57a)</i>
36a-250(a)(28)	<i>(See Also: 36-70)</i>
36a-250(a)(29)	10/2/1997 <i>(Formerly 36a-250(a)(28) prior to P.A. 98-28)</i>
36a-250(a)(31)	<i>(See Also: 36-131c)</i>
36a-250(a)(30)	9/9/1998; 9/21/1995D
36a-250(a)(33)	<i>(See Also: 36-130)</i>
36a-250(a)(34)	<i>(See Also: 36-131)</i>
36a-250(a)(35)	<i>(See Also: 36-9p)</i>
36a-250(a)(37)	<i>(See Also: 36-116)</i>
36a-250(a)(38)	<i>(See Also: 36-73a)</i>
36a-250(a)(39)	8/18/2003; 6/13/2003
36a-250(a)(40)	12/15/2005; 8/18/2003; 6/13/2003; 11/28/2000; 3/27/2000 #1

36a-250(a)(41)	10/8/2015; 7/23/2015; 7/25/2008; 4/6/2006 #2; 12/15/2005; 3/30/2005; 8/18/2003; 6/13/2003; 12/2/2002; 11/14/2002; 8/14/2002 #1; 7/9/2002; 11/20/2001; 9/22/2000; 3/29/2000; 3/27/2000 #1; 11/19/1999 #1
36a-251	12/21/1995D
36a-251(a)(1)	<b><i>(See Also: 36-65a)</i></b>
36a-251(a)(2)	<b><i>(See Also: 36-131a)</i></b>
36a-258	4/19/2012 #2
36a-260	3/21/2005; 10/29/1999 #1; 3/12/1999 #2 <b><i>(See Also: 36-97a; 36-97b; 36-98; 36-100; 36-182c)</i></b>
36a-260(a)(16)	<b><i>(See Also: 36-186)</i></b>
36a-261	9/1/2011; 3/21/2005; 10/29/1999 #1; 12/19/1995 #1 <b><i>(See Also: 36-99; 36-100)</i></b>
36a-261(a)	3/21/2005
36a-261(b)	<b><i>(See Also: 36-99(a); 36-99(a)(1); 36-99(1); 36-99(1)(a))</i></b>
36a-261(b)(2)	<b><i>(See Also: 36-99(a)(4); 36-99(1)(d); 36-99(1)(d)(1); 36-99(1)(d)(2))</i></b>
36a-261(c)	<b><i>(See Also: 36-99(b); 36-99(2))</i></b>
36a-261(d)	<b><i>(See Also: 36-99(c); 36-99(3))</i></b>
36a-261(e)	12/19/1995 #1; 3/22/1995 <b><i>(See Also: 36-99(d); 36-99(4))</i></b>
36a-261(f)	9/1/2011 <b><i>(See Also: 36-99(e); 36-99(7))</i></b>
36a-261(g)	4/5/1995 <b><i>(See Also: 36-99(f); 36-99(8))</i></b>
36a-261(h)	9/1/2011; 3/21/2005; 9/17/1996 #1; 4/5/1995 <b><i>(See Also: 36-99(h); 36-99(10))</i></b>
36a-261(h)(2)(A)	9/17/1996 #1
36a-261(h)(2)(D)	3/21/2005; 9/17/1996 #1
36a-261(i)(9)	4/5/1995
36a-261(l)	<b><i>(See Also: 36-70; 36-99(l); 36-99(14))</i></b>
36a-261(m)	<b><i>(See Also: 36-99(n)(2); 36-99(16)(b))</i></b>
36a-261(n)	<b><i>(See Also: 36-99(o); 36-99(17))</i></b>

36a-261(s)	9/1/2011; 4/5/1995
36a-262	7/20/2017; 7/23/2015; 2/1/2010; 5/13/2009; 6/20/2005 #1; 11/17/2003 #2; 11/1/2002 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36a-262(a)	7/25/2008; 6/20/2005 #1; 11/17/2003 #2; 11/1/2002; 9/22/2000; 3/28/2000; 6/6/1996 #2 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36b-262(b)	5/13/2009; 11/17/2003 #2 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36b-262(b)(3)	11/17/2003 #2 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36b-262(c)	5/13/2009; 11/17/2003 #2 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36b-262(d)	5/13/2009; 11/17/2003 #2 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36a-262(g)	3/28/2000; 6/6/1996 #2 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36a-262(j)	2/1/2010
36a-262(k)	7/20/2017; 6/20/2005 #1 <b>(See Also: 36-65; 36-98b; 36-179c)</b>
36a-263(a)	<b>(See Also: 36-101a)</b>
36a-264	<b>(See Also: 36-68)</b>
36a-265	3/4/2009; 8/1/2003 <b>(See Also: 36-9g)</b>
36a-266	<b>(See Also: 36-101(3); 36-179b(3))</b>
36a-275	10/7/1997; 10/2/1997; 3/12/1997; 2/21/1997; 5/10/1996
36a-275(b)(2)	<b>(See Also: 36-131f)</b>
36a-276	8/4/1999; 10/7/1997; 10/2/1997; 11/30/1995
36a-276(a)(1)	8/4/1999
36a-276(b)	6/13/2003; 8/4/1999; 1/7/1999 #3; 8/28/1998; 11/30/1995
36a-276(b)(2)	<b>(See Also: 36-57)</b>
36a-276(c)	11/30/1995
36a-276(d)	6/13/2003; 10/18/1999; 8/28/1998 <b>(See Also: 36-9r(d), 36-9x; 36-97d)</b>
36a-276(e)	6/13/2003; 8/4/1999; 11/30/1995
36a-277	8/4/1999; 10/10/1995 <b>(See Also: 36-9b; 36-57)</b>

36a-278	<i>(See Also: 36-9r(c))</i>
36a-279	5/10/1996; 11/30/1995
36a-280	10/7/1997; 2/21/1997
36a-285	<i>(See Also: 36-142)</i>
36a-290	5/28/1998 #3; 3/27/1996 <i>(See Also: 36-3)</i>
36a-290(a)	5/19/1998; 3/27/1996
36a-290(b)	5/19/1998
36a-296	12/22/2000; 8/6/1998 #1; 5/28/1998 #3 <i>(See Also: 36-110)</i>
36a-296(a)	12/22/2000
36a-296(a)(1)	5/28/1998 #3
36a-297	12/6/1995 <i>(See Also: 36-111)</i>
36a-298	<i>(See Also: 36-106)</i>
36a-299	<i>(See Also: 36-9i; 36-104l)</i>
36a-300	<i>(See Also: 36-108)</i>
36a-301	8/23/2004
36a-301(a)(1)	8/23/2004
36a-301(a)(2)	8/23/2004
36a-301(b)	8/23/2004
36a-301(c)	8/23/2004
36a-302	1/31/2008 #2 <i>(See Also: 36-9v)</i>
36a-305	6/22/2000 #1
36a-307	4/15/1997
36a-307(b)	4/15/1997
36a-315	<i>(See Also: 36-27a)</i>
36a-316	<i>(See Also: 36-27b)</i>

36a-316(2)	2/9/1995
36a-316(8)	6/19/2000 #2
36a-317	<i>(See Also: 36-27c)</i>
36a-318	2/9/1995 <i>(See Also: 36-27d)</i>
36a-319	<i>(See Also: 36-27e)</i>
36a-320	<i>(See Also: 36-27f)</i>
36a-321	<i>(See Also: 36-27g)</i>
36a-322	<i>(See Also: 36-27h)</i>
36a-323	<i>(See Also: 36-27i)</i>
36a-330	<i>(See Also: 36-382)</i>
36a-332	5/8/2001 <i>(See Also: 36-385)</i>
36a-333	5/8/2001 <i>(See Also: 36-386)</i>
36a-333(b)	12/3/1997
36a-334	5/8/2001 <i>(See Also: 36-387)</i>
36a-336	<i>(See Also: 36-389)</i>
36a-337(b)	5/8/2001
36a-338	5/8/2001
36a-350	<i>(See Also: 36-57; 36-82; 36-178)</i>
36a-351	<i>(See Also: 36-9z)</i>
36a-351(a)	<i>(See Also: 36-9z(b))</i>
36a-352	<i>(See Also: 36-81)</i>
36a-365	<i>(See Also: 36-83)</i>
36a-380	8/3/2015; 10/22/2014; 3/8/2013; 4/19/2006; 6/20/2005 #2; 5/13/2005; 2/9/2005; 5/6/2002; 4/2/2002; 6/21/1999; 8/6/1998 #2; 1/20/1998; 9/22/1995 <i>(See Also: 36-314)</i>

- 36a-380(a) 10/22/2014; 4/19/2006; 12/29/2005; 6/20/2005 #2; 2/9/2005; 3/5/2004; 5/6/2002; 9/22/1995; 5/24/1995
- 36a-380(b) 10/22/2014; 4/19/2006
- 36a-381 12/29/2005; 5/6/2002; 6/21/1999; 5/24/1995 *(See Also: 36-315)*
- 36a-381(4) 6/20/2005 #2
- 36a-381(5) 10/22/2014; 5/13/2005; 3/5/2004; 1/20/1998
- 36a-383 *(See Also: 36-317)*
- 36a-386 10/22/2014
- 36a-395 *(See Also: 36-249)*
- 36a-396 *(See Also: 36-250)*
- 36a-410 8/28/2013; 2/25/2011; 9/28/2005; 5/6/2002; 1/20/1998 *(See Also: 36-552)*
- 36a-410(1) 1/15/2015 #2; 2/14/2007D; 2/27/2003; 10/24/2002; 9/27/2002; 7/10/2002; 5/29/2002; 5/6/1999 #2; 8/21/1997D
- 36a-410(2) 1/10/2003D; 7/25/2002D; 11/16/2000D; 1/12/1999D; 8/26/1997D; 12/11/1995 #1D; 11/17/1995D; 8/23/1995 #1D
- 36a-410(3) 5/15/2019 #3D; 11/28/2018D; 12/22/2017D; 6/3/2015D; 11/8/2012D; 4/6/2011D; 5/1/2002
- 36a-410(4) 3/30/2007D; 11/14/2006D; 10/11/2006D; 12/14/2004D; 9/24/2004 #2D; 4/29/2004D; 3/26/2004D; 2/23/2004D; 6/27/2003D; 5/22/2003D; 5/20/2003D; 1/10/2003D; 12/16/2002D; 7/25/2002D; 10/31/2001D; 8/20/2001D; 7/31/2001 #2D; 2/15/2001D; 11/16/2000D; 11/13/2000D; 3/14/2000D; 1/24/2000D; 11/18/1999D; 8/20/1999D; 6/18/1999D; 4/26/1999D; 3/12/1999 #1D; 2/23/1999D; 1/21/1999D; 1/12/1999D; 11/12/1998 #2D; 11/12/1998 #1D; 9/17/1998D; 8/19/1998D; 12/23/1997D; 12/15/1997D; 12/11/1997D; 10/15/1997 #3D; 8/26/1997D; 8/21/1997D; 7/29/1997D; 4/23/1997 #2D; 2/11/1997D; 12/10/1996 #2D; 11/22/1996D; 11/15/1996D; 11/13/1996D; 11/12/1996D; 11/5/1996 #2D; 11/1/1996D; 8/28/1996D; 6/17/1996 #1D; 12/11/1995 #1D; 11/17/1995D; 10/30/1995 #1D
- 36a-410(5) 5/15/2019 #3D; 3/29/2019D; 11/28/2018D; 12/22/2017D; 6/3/2015D; 11/8/2012D; 4/17/2012D; 12/2/2011 #2D; 6/22/2011 #1D; 4/6/2011D; 2/29/2008D; 8/21/2007D; 11/14/2006D; 12/14/2004D; 4/29/2004D; 1/10/2003D; 7/25/2002D; 2/15/2001D; 11/16/2000D; 11/13/2000D; 1/24/2000D; 2/23/1999D; 1/12/1999D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 12/23/1997D; 12/15/1997D; 12/11/1997D; 8/26/1997D; 4/23/1997 #2D; 11/22/1996D; 11/13/1996D; 11/12/1996D; 11/5/1996 #2D; 8/28/1996D; 6/17/1996 #1D; 12/11/1995 #1D; 11/17/1995D; 10/30/1995 #1D

- 36a-410(6) 5/15/2019 #3D; 11/28/2018D; 12/22/2017D; 6/3/2015D; 11/8/2012D; 4/17/2012D; 4/6/2011D
- 36a-410a 6/18/1997 #1
- 36a-411 5/15/2019 #3D; 11/28/2018D; 12/22/2017D; 6/3/2015D; 11/8/2012D; 4/17/2012D; 4/6/2011D; 11/14/2006D; 12/14/2004D; 4/29/2004D; 1/10/2003D; 7/25/2002D; 2/15/2001D; 11/16/2000D; 11/13/2000D; 1/24/2000D; 2/23/1999D; 1/12/1999D; 11/12/1998 #2D; 9/17/1998D; 8/19/1998D; 12/23/1997D; 12/15/1997D; 12/11/1997D; 8/26/1997D; 4/23/1997 #2D; 4/23/1997 #1D; 11/22/1996D; 11/13/1996D; 11/12/1996D; 11/5/1996 #2D; 8/28/1996D; 6/17/1996 #1D; 12/11/1995 #1D; 5/18/1995; 11/17/1995D; 10/30/1995 #1D; 8/23/1995 #1D (*See Also: 36-553; 36-553(a)*)
- 36a-412 1/15/2015 #2; 8/28/2013; 12/2/2011 #1; 2/25/2011; 9/28/2005; 7/23/2004; 4/29/2004D; 2/27/2003; 5/29/2002; 5/6/2002; 3/27/2002; 8/3/2000; 5/6/1999 #2; 4/26/1999D; 6/18/1997 #1; 4/15/1997; 9/17/1996 #2; 6/10/1996; 12/11/1995 #4D; 5/18/1995 (*See Also: 36-554; 36-555; 36-556(b)*)
- 36a-412(a) 5/18/1995; 4/11/1995
- 36a-412(a)(1) 5/15/2019 #3D; 3/29/2019D; 11/28/2018D; 12/22/2017D; 6/3/2015D; 11/8/2012D; 4/17/2012D; 4/6/2011D; 2/29/2008D; 8/21/2007D; 4/29/2004D; 3/26/2004D; 2/23/2004D; 5/20/2003D; 1/10/2003D; 7/25/2002D; 8/20/2001D; 2/15/2001D; 11/13/2000D; 8/3/2000; 8/20/1999D; 4/26/1999D; 3/12/1999 #1D; 1/21/1999D; 1/7/1999 #4; 10/15/1997 #3D; 7/29/1997D; 12/10/1996 #2D; 12/10/1996 #1D; 11/15/1996D; 11/8/1996D; 9/17/1996 #2
- 36a-412(a)(2) 1/17/2018D; 8/17/2017D; 6/24/2016D; 8/28/2013; 1/10/2013D; 9/6/2012D; 12/2/2011 #2D; 6/22/2011 #1D; 11/10/2008; 3/30/2007D; 10/11/2006D; 9/24/2004 #2D; 11/17/2003 #1; 6/27/2003D; 5/22/2003D; 12/16/2002D; 10/24/2002; 9/27/2002; 7/16/2002; 7/10/2002; 5/1/2002; 10/31/2001D; 7/31/2001 #2D; 8/3/2000; 3/14/2000D; 11/18/1999D; 6/18/1999D; 5/21/1999; 11/12/1998 #1D; 1/20/1998; 8/21/1997D; 2/11/1997D; 12/6/1996; 11/1/1996D
- 36a-412(a)(3) 10/28/1996D
- 36a-412(a)(3)(A) 5/18/1995
- 36a-412(a)(3)(B) 5/1/2002; 5/24/2000
- 36a-412(a)(4)(A) 6/19/2000 #2; 6/6/1996 #1
- 36a-412(a)(4)(B) 5/24/2000; 5/22/1998
- 36a-412(a)(5) 2/9/2005
- 36a-412(b) 3/17/2014D; 2/14/2007D; 12/7/2006D; 3/23/2001D; 8/29/2000; 2/23/2000D



- 36a-412(d) 4/18/2019D; 12/19/2018D; 8/27/2018D; 9/12/2017D; 8/21/2017 #2D;  
8/21/2017 #1D; 8/11/2017D; 1/15/2015 #2; 7/14/2014; 10/22/2013; 8/28/2013
- 36a-422 **(See Also: 36-214)**
- 36a-425 12/2/2011 #1; 2/25/2011; 6/15/2007; 7/23/2004; 8/13/2003; 3/27/2002;  
2/13/2002 #2; 5/6/1999 #2; 3/6/1998; 1/20/1998; 7/2/1997; 6/18/1997 #2;  
5/22/1997; 12/11/1995 #4D; 10/17/1995D; 1/30/1995 #1 **(See Also: 36-5a)**
- 36a-425(a) 5/18/2016; 8/3/2015; 7/2/2015; 5/27/2015; 2/25/2015; 1/15/2015 #2; 10/7/2014;  
9/10/2014; 12/2/2011 #1; 12/10/2010; 7/20/2010; 4/9/2010 #2; 12/23/2009 #2;  
6/12/2008; 6/15/2007; 5/2/2006; 11/10/2005 #2; 5/13/2005; 2/9/2005;  
10/22/2004 #1; 7/23/2004; 3/5/2004; 8/13/2003; 7/30/2002; 7/10/2002; 5/29/2002;  
5/6/2002; 3/27/2002; 3/5/2002; 2/13/2002 #2; 5/6/1999 #2; 8/10/1998; 7/2/1997;  
6/18/1997 #2; 5/22/1997; 6/19/1996; 9/22/1995; 8/24/1995 #2; 5/24/1995 **(See  
Also: 36-5a(a))**
- 36a-425(b) 7/2/2015; 1/15/2015 #2; 7/14/2014; 10/22/2013; 8/28/2013; 12/2/2011 #1;  
2/25/2011; 6/12/2008; 3/3/2006 #4; 7/23/2004; 8/13/2003; 5/29/2002; 3/27/2002;  
4/4/2001; 12/20/2000; 8/8/2000; 5/6/1999 #2; 4/28/1998; 3/6/1998; 1/20/1998;  
5/22/1997; 12/11/1995 #4D; 10/17/1995D **(See Also: 36-5a(b))**
- 36a-425(c) 8/8/2000; 4/28/1998
- 36a-425(c)(6) 7/17/1996 #1 **(See Also: 36-5a(c)(6))**
- 36a-425(c)(7) 7/17/1996 #1
- 36a-425(d) 3/3/2006 #4; 9/28/2005; 5/6/2002; 12/20/2000; 8/8/2000; 4/28/1998; 3/6/1998;  
1/20/1998; 8/24/1995 #1; 5/18/1995 **(See Also: 36-5a(d))**
- 36a-428 10/24/2000 #2
- 36a-428b 9/9/1998
- 36a-428b(a) 10/2/1997
- 36a-428c 9/9/1998
- 36a-428g 4/4/2001
- 36a-434a 3/15/2019D; 5/25/2017D; 5/19/2017D; 11/2/2015; 8/7/2013 #1D; 3/8/2013;  
2/4/2013D; 12/29/2005; 5/29/2002; 12/19/2001
- 36a-434a(a) 3/8/2013
- 36a-435 **(Rpl)** **(See Also: 36-194)**
- 36a-437 **(Rpl)** **(See Also: 36-196)**

36a-437(g) <i>(Rpl)</i>	10/25/1995
36a-437(h) <i>(Rpl)</i>	10/25/1995
36a-437a	11/27/2002
36a-437a(h)	8/21/2018D; 12/28/2016D; 11/16/2016D
36a-437a(h)(1)(H)	5/18/2005
36a-437a(h)(2)	8/21/2018D; 12/28/2016D; 11/16/2016D
36a-437a(h)(3)	8/21/2018D; 12/28/2016D; 11/16/2016D
36a-438 <i>(Rpl)</i>	<i>(See Also: 36-196a)</i>
36a-438(a) <i>(Rpl)</i>	10/25/1995
36a-438a	11/27/2002
36a-440 <i>(Rpl)</i>	<i>(See Also: 36-196d)</i>
36a-441 <i>(Rpl)</i>	<i>(See Also: 36-198)</i>
36a-441(a) <i>(Rpl)</i>	4/24/1998
36a-441(a)(15) <i>(Rpl)</i>	11/4/1998; 4/24/1998
36a-441(a)(16) <i>(Rpl)</i>	4/24/1998
36a-441(a)(21) <i>(Rpl)</i>	7/31/2002
36a-442 <i>(Rpl)</i>	<i>(See Also: 36-198b)</i>
36a-443 <i>(Rpl)</i>	<i>(See Also: 36-198c)</i>
36a-446 <i>(Rpl)</i>	<i>(See Also: 36-200)</i>
36a-447 <i>(Rpl)</i>	6/29/1998 <i>(See Also: 36-202)</i>
36a-448 <i>(Rpl)</i>	<i>(See Also: 36-203(c)(1); 36-203(d))</i>
36a-449 <i>(Rpl)</i>	<i>(See Also: 36-203(4); 36-203a)</i>
36a-450 <i>(Rpl)</i>	<i>(See Also: 36-203(4); 36-203b)</i>
36a-450(b) <i>(Rpl)</i>	5/4/2000
36a-451a	6/24/2004

36a-452 *(Rpl)* 6/29/1998 *(See Also: 36-203d(c))*  
36a-452(c)(11) *(Rpl)* 10/10/1995  
36a-453 *(Rpl)* *(See Also: 36-204(a))*  
36a-454 *(Rpl)* *(See Also: 36-204a)*  
36a-454a(a) 6/24/2004  
36a-454a(b) 12/30/2004 #2; 6/24/2004  
36a-455a 3/4/2009; 3/13/2008  
36a-455a(1) 8/1/2003  
36a-455a(2)(B) 5/18/2005  
36a-455a(3) 3/4/2009; 8/1/2003  
36a-455a(4) 3/13/2008  
36a-455a(6) 6/12/2012  
36a-455a(10) 3/4/2009  
36a-455a(23) 7/26/2013; 12/30/2004 #1  
36a-456 *(Rpl)* *(See Also: 36-206)*  
36a-456a 5/18/2005  
36a-456a(e) 5/18/2005  
36a-456b 5/18/2005; 8/23/2004  
36a-456b(a)(1) 8/23/2004  
36a-456b(a)(2) 8/23/2004  
36a-456b(b) 8/23/2004  
36a-456b(c) 8/23/2004  
36a-457a 3/4/2009; 8/1/2003  
36a-457a(a) 3/4/2009  
36a-457a(b) 3/4/2009

36a-457a(c)	3/4/2009
36a-457b	3/4/2009; 8/1/2003
36a-458 <i>(Rpl)</i>	<i>(See Also: 36-209)</i>
36a-458a	3/4/2009; 8/1/2003
36a-459 <i>(Rpl)</i>	<i>(See Also: 36-210)</i>
36a-459a	7/26/2013; 3/13/2008
36a-459a(c)	3/13/2008
36a-459a(e)	7/26/2013; 3/13/2008
36a-461 <i>(Rpl)</i>	<i>(See Also: 36-213)</i>
36a-461a	4/29/2013
36a-461a(i)	3/4/2009
36a-463 <i>(Rpl)</i>	<i>(See Also: 36-215)</i>
36a-468a	1/24/2020D; 7/26/2019 #1D; 6/21/2019D; 8/21/2018D; 4/23/2018D; 12/28/2016D; 11/16/2016D; 9/20/2016D; 3/29/2016D; 7/9/2015D
36a-469b	8/12/2016D
36a-469c	4/19/2012 #2
36a-470 <i>(Rpl)</i>	<i>(See Also: 36-223c)</i>
36a-470a(d)(1)	7/6/2016D
36a-472 <i>(Rpl)</i>	4/25/2002 <i>(See Also: 36-223e)</i>
36a-473 <i>(Rpl)</i>	<i>(See Also: 36-223f)</i>
36a-485	12/14/2020; 4/29/2019; 10/7/2014; 3/8/2012 #2; 11/5/2010; 12/19/2008; 4/8/2008; 1/31/2008 #1; 4/21/2006; 9/6/2005 #2; 8/15/2005; 8/11/2005; 6/3/2005 #2; 6/3/2005 #1; 10/22/2004 #2; 11/18/1996 <i>(See Also: 36-440)</i>
36a-485(2)	11/18/1996
36a-485(3)	8/28/2012; 9/28/2005; 6/22/2005; 11/18/1996
36a-485(4)	11/18/1996

36a-485(5)	6/25/2015; 10/7/2014; 11/25/2013 #2; 11/10/2009
36a-485(6)	4/4/2017; 11/28/2016; 10/7/2014; 11/10/2005 #2
36a-485(7)	6/25/2015; 10/7/2014; 11/25/2013 #2
36a-485(8)	6/25/2015; 11/25/2013 #2; 9/28/2005
36a-485(10)	9/5/2012; 3/16/2012; 3/8/2012 #1; 11/5/2010
36a-485(10)(A)	9/5/2012
36a-485(10)(B)	9/5/2012
36a-485(11)	11/25/2013 #2
36a-485(12)	3/8/2012 #2; 5/11/2011; 11/5/2010
36a-485(13)	7/7/2017 #1; 9/5/2012
36a-485(14)	3/16/2012
36a-485(15)	7/7/2017 #1; 11/30/2016; 9/5/2012; 8/28/2012; 3/16/2012; 3/8/2012 #1; 10/5/2011; 5/27/2011; 11/5/2010
36a-485(15)(iv)	9/5/2012; 11/5/2010
36a-485(16)	7/7/2017 #2; 8/28/2012
36a-485(17)	7/7/2017 #2; 8/28/2012
36a-485(18)	11/30/2016; 6/25/2015
36a-485(20)	5/27/2011; 11/10/2009
36a-485(23)	6/25/2015; 10/7/2014; 11/25/2013 #2
36a-485(24)	7/7/2017 #2; 4/4/2017; 11/28/2016; 10/7/2014; 6/12/2013 #1
36a-485(25)	7/7/2017 #2; 11/28/2016; 10/7/2014; 5/19/2011
36a-485(26)	5/27/2011
36a-485(31)	7/7/2017 #2
36a-486	6/12/2013 #1; 12/2/2011 #1; 12/19/2008; 3/7/2008; 1/31/2008 #1; 11/10/2005 #2; 9/28/2005; 9/6/2005 #2; 8/15/2005; 8/11/2005; 7/14/2005; 6/22/2005; 6/3/2005 #2; 7/23/2004; 3/27/2002; 12/17/2001; 3/6/1998 ( <b>See Also: 36-440a</b> )

36a-486(a)	4/29/2019; 7/7/2017 #2; 10/7/2014; 11/25/2013 #2; 6/12/2013 #1; 3/16/2012; 3/8/2012 #2; 5/27/2011; 4/12/2011; 11/10/2009; 4/21/2006; 10/22/2004 #2; 5/14/2002; 3/26/2002 #2; 3/26/2002 #1; 11/18/1996 <b>(See Also: 36-440a)</b>
36a-486(b)	11/25/2013 #2; 4/21/2006
36a-486(b)(1)	7/7/2017 #1; 6/25/2015; 10/7/2014; 9/5/2012; 3/16/2012; 3/8/2012 #1; 5/27/2011; 5/19/2011; 11/10/2009
36a-486(b)(2)	6/25/2015; 3/16/2012; 5/27/2011; 11/10/2009
36a-486(b)(2)(A)	6/25/2015
36a-486(b)(3)	12/14/2020; 7/7/2017 #1; 9/5/2012; 8/28/2012; 3/16/2012; 3/8/2012 #1; 11/5/2010
36a-486(b)(3)(A)	12/14/2020; 9/5/2012; 8/28/2012
36a-486(b)(3)(B)	12/14/2020
36a-486(b)(3)(B)(i)	9/5/2012
36a-486(b)(3)(C)	12/14/2020; 9/5/2012
36a-486(b)(4)	3/8/2012 #1
36a-487	7/7/2017 #2; 6/25/2015; 11/25/2013 #2; 5/27/2011; 4/12/2011; 11/10/2009; 9/28/2005; 7/30/2002 <b>(See Also: 36-440b)</b>
36a-487(a)	6/25/2015; 10/7/2014; 11/25/2013 #2; 10/5/2011; 5/27/2011; 4/12/2011; 7/20/2010; 3/22/2010; 11/10/2009
36a-487(a)(1)	6/25/2015; 10/7/2014 <b>(See Also: 36a-487(1))</b>
36a-487(a)(2)	6/25/2015
36a-487(a)(3)	3/8/2012 #1
36a-487(a)(5)	7/7/2017 #1
36a-487(a)(5)(A)	7/7/2017 #1
36a-487(b)(2)	<b>(See Also: 36a-487(3))</b>
36a-487(b)(3)	<b>(See Also: 36a-487(4))</b>
36a-487(b)(6)	3/16/2012
36a-487(b)(7)	3/16/2012

36a-487(c)	3/8/2012 #1; 10/5/2011
36a-487(d)	7/7/2017 #1
36a-487(e)	11/25/2013 #2
36a-487(1)	8/7/2008; 11/10/2005 #2; 7/14/2005; 7/23/2004; 5/14/2002; 3/27/2002; 3/26/2002 #2; 3/26/2002 #1; 12/17/2001; 3/6/1998; 6/26/1995 ( <b>See Also: 36a-487(a)(1)</b> )
36a-487(3)	1/31/2008 #1 ( <b>See Also: 36a-487(b)(2)</b> )
36a-487(4)	1/31/2008 #1 ( <b>See Also: 36a-487(b)(3)</b> )
36a-488	1/31/2008 #1; 8/11/2005
36a-488(a)	4/21/2006
36a-488(a)(1)	11/30/2016; 11/25/2013 #2; 6/3/2005 #2
36a-488(b)	7/7/2017 #2
36a-488(c)	3/8/2012 #1
36a-488(c)(1)	7/7/2017 #1
36a-489	9/5/2012; 1/4/1996
36a-489(a)(1)	11/25/2013 #2
36a-489(b)	11/10/2009
36a-489(b)(1)	7/7/2017 #1; 8/28/2012; 3/8/2012 #1; 10/5/2011
36a-489(b)(2)(A)	10/7/2014
36a-490	3/7/2008; 6/3/2005 #1 ( <b>See Also: 36-440e</b> )
36a-490(a)	4/21/2006; 6/3/2005 #1 ( <b>See Also: 36-440e</b> )
36a-492	10/28/2021; 1/31/2008 #1; 8/11/2005
36a-492(a)(1)	10/28/2021
36a-493	5/5/2003
36a-494	1/31/2008 #1; 8/11/2005 ( <b>See Also: 36-440i(b)</b> )

36a-496	8/7/2008
36a-498a	8/7/2008; 10/30/2003
36a-498e	3/26/2012
36a-510	4/8/2008; 9/6/2005 #2; 8/15/2005; 8/11/2005; 6/3/2005 #2; 10/22/2004 #2 ( <i>See Also: 36-224a</i> )
36a-510(5)	9/28/2005
36a-510(7)	1/31/2008 #1; 9/28/2005
36a-510(10)	11/10/2005 #2
36a-511	3/7/2008; 1/31/2008 #1; 11/10/2005 #2; 9/28/2005; 9/6/2005 #2; 8/15/2005; 8/11/2005; 7/14/2005; 6/3/2005 #2; 9/3/2004; 7/23/2004; 3/27/2002; 12/17/2001; 3/6/1998 ( <i>See Also: 36-224b</i> )
36a-511(a)	4/21/2006; 10/22/2004 #2; 5/14/2002; 3/26/2002 #2; 3/26/2002 #1 ( <i>See Also: 36-224b</i> )
36a-511(b)	4/21/2006
36a-512	9/28/2005; 9/3/2004; 7/30/2002; 9/17/1999 ( <i>See Also: 36-224c</i> )
36a-512(4)	11/10/2005 #2; 7/14/2005; 7/23/2004; 5/14/2002; 3/27/2002; 3/26/2002 #2; 3/26/2002 #1; 12/17/2001; 3/6/1998; 6/26/1995 ( <i>See Also: 36-224c</i> )
36a-512(6)	9/3/2004 ( <i>See Also: 36-224c</i> )
36a-512(7)	9/3/2004 ( <i>See Also: 36-224c</i> )
36a-513	1/31/2008 #1; 8/11/2005
36a-513(a)	4/21/2006
36a-513(a)(1)	6/3/2005 #2
36a-515	3/7/2008 ( <i>See Also: 36-224f</i> )
36a-515(a)	4/21/2006
36a-516	5/5/2003
36a-517	1/31/2008 #1; 8/11/2005
36a-519	11/23/1998 #1



36a-521	10/26/2001; 9/17/1999; 4/27/1998 <b>(See Also: 36-224l)</b>
36a-521(a)	9/17/1999
36a-534b(a)(1)	10/5/2011
36a-535	2/10/2014; 12/12/2005; 8/13/2003; 4/3/1995 #1 <b>(See Also: 36-254(c); 36-254(3))</b>
36a-535(2)	2/10/2014; 12/12/2005; 5/8/1998; 4/3/1995 #1
36a-536	2/10/2014; 12/12/2005; 5/8/1998; 4/3/1995 #1 <b>(See Also: 36-255)</b>
36a-539	<b>(See Also: 36-257)</b>
36a-540	<b>(See Also: 36-258)</b>
36a-547	9/28/2018
36a-555	9/11/2023; 12/2/2014; 8/28/2014; 8/7/2013 #2; 7/1/2010 #1; 3/24/1998; 5/2/1997; 6/26/1995 <b>(See Also: 36-225)</b>
36a-555(2)	9/22/2023; 5/16/2023; 10/26/2017; 7/1/2010 #1
36a-555(4)	12/5/2017; 10/26/2017
36a-555(5)	5/5/2023
36a-555(11)	2/16/2022; 12/5/2017; 10/26/2017
36a-555(11)(i)	10/26/2017
36a-555(11)(ii)	10/26/2017
36a-555(11)(iv)	10/26/2017
36a-556	5/5/2023; 10/26/2017; 8/7/2013 #2; 5/2/1997 <b>(See Also: 36-226)</b>
36a-556(a)	9/22/2023; 9/11/2023; 12/5/2017
36a-556(a)(1)	9/11/2023; 5/5/2023
36a-556(a)(2)	9/11/2023; 5/16/2023; 5/5/2023
36a-556(a)(3)	9/11/2023; 5/16/2023; 5/5/2023
36a-556(a)(4)	9/11/2023; 5/5/2023
36a-556(a)(5)	9/11/2023; 5/5/2023

36a-556(a)(6)	9/11/2023; 5/5/2023
36a-556(d)	9/11/2023
36a-557	5/5/2023; 12/5/2017; 10/26/2017
36a-557(a)	12/5/2017; 10/26/2017
36a-557(a)(1)	12/5/2017
36a-557(a)(2)	12/5/2017
36a-557(a)(3)	9/11/2023; 12/5/2017
36a-557(a)(4)	5/5/2023; 12/5/2017; 10/26/2017
36a-557(b)	9/11/2023; 12/5/2017; 10/26/2017
36a-557(b)(1)	2/16/2022; 12/5/2017; 10/26/2017
36a-557(c)	9/11/2023
36a-558(d)(1)	9/22/2023
36a-558(e)	2/16/2022
36a-558(g)	2/16/2022
36a-560	2/16/2022; 8/7/2013 #2; 5/2/1997
36a-560(4)(C)	2/16/2022
36a-561	10/1/2007; 5/8/1998 <b>(See Also: 36-231)</b>
36a-562	8/7/2013 #2; 5/2/1997
36a-563	3/3/2006 #4; 1/16/2003
36a-565	3/3/2006 #4
36a-565(c)	1/16/2003
36a-568	3/3/2006 #4
36a-569	8/7/2013 #2; 5/2/1997
36a-570	10/1/2007
36a-572	<b>(See Also: 36-242)</b>

36a-573	1/14/2015; 7/24/1995
36a-580	<b>(See Also: 36-564)</b>
36a-580(a)(1)	5/20/1999
36a-580(b)	8/19/2014 #2
36a-581	8/19/2014 #2; 7/9/2014; 2/27/2008 <b>(See Also: 36-565)</b>
36a-581(a)	8/19/2014 #2; 7/9/2014; 5/20/1999
36a-586	<b>(See Also: 36-570)</b>
36a-595	<b>(See Also: 36-530)</b>
36a-595(18)	7/20/2022
36a-596	8/17/2023; 6/13/2023; 9/21/2017; 7/11/2016 <b>(See Also: 36-531)</b>
36a-596(2)	4/4/2014; 4/14/1997; 2/9/1996 <b>(See Also: 36-531(d); 36-531(4))</b>
36a-596(4)	5/15/2019 #1; 2/9/1996 <b>(See Also: 36-531(f); 36-531(6))</b>
36a-596(6)	9/21/2017; 7/11/2016; 1/6/2016; 8/21/2015; 8/11/2015; 7/16/2015; 4/2/2015; 8/1/2014; 7/9/2014; 5/13/2014; 4/4/2014; 11/15/2013 #2
36a-596(7)	9/27/2012; 8/29/2012; 4/5/2011; 12/14/2010; 5/19/2010; 8/21/2009 #1; 7/23/2008; 2/27/2008; 12/19/2007; 3/3/2006 #5; 3/3/2006 #3; 3/3/2006 #2; 3/3/2006 #1; 6/3/2004; 5/22/1996 <b>(See Also: 36-531(i)(1)(I); 36-531(9)(I))</b>
36a-596(7)(I)	5/22/1996
36a-596(8)	7/20/2022; 11/12/2021; 8/14/2020; 12/19/2019; 5/15/2019 #2; 5/15/2019 #1; 2/22/2019 #2; 2/22/2019 #1; 2/21/2019; 2/1/2019; 1/15/2019; 11/1/2018; 10/24/2017; 4/2/2015; 7/9/2014; 4/4/2014
36a-596(9)	7/20/2022; 11/12/2021; 4/13/2021; 8/14/2020; 12/19/2019; 5/15/2019 #2; 5/15/2019 #1; 2/22/2019 #2; 2/22/2019 #1; 2/21/2019; 2/1/2019; 1/15/2019; 11/1/2018
36a-596(10)	8/17/2023; 6/13/2023; 2/27/2008; 4/14/1997
36a-596(11)	8/17/2023; 6/13/2023; 7/20/2022
36a-596(14)	7/11/2016

36a-596(15)	7/20/2022; 11/12/2021; 8/14/2020; 12/19/2019; 5/15/2019 #2; 5/15/2019 #1; 2/22/2019 #2; 2/22/2019 #1; 2/21/2019; 2/1/2019; 1/15/2019; 11/1/2018
36a-596(18)	6/13/2023; 11/12/2021; 12/19/2019; 5/15/2019 #2; 2/22/2019 #1; 2/1/2019; 1/15/2019; 11/1/2018
36a-596(18)(i)	11/12/2021
36a-596(21)	6/13/2023
36a-597	7/20/2022; 4/13/2021; 4/2/2015; 8/1/2014; 11/15/2013 #2; 9/27/2012; 12/14/2010; 2/27/2008; 12/19/2007; 3/3/2006 #5; 3/3/2006 #3; 3/3/2006 #2; 3/3/2006 #1; 6/3/2004; 4/14/1997; 2/9/1996; 4/3/1995 #2 <b>(See Also: 36-532)</b>
36a-597(a)	8/17/2023; 6/13/2023; 2/4/2022; 11/12/2021; 4/13/2021; 8/14/2020; 12/19/2019; 5/15/2019 #2; 5/15/2019 #1; 3/19/2019; 2/22/2019 #2; 2/22/2019 #1; 2/21/2019; 2/1/2019; 1/15/2019; 11/1/2018; 10/24/2017; 7/11/2016; 8/21/2015; 8/11/2015; 7/16/2015; 4/2/2015; 8/1/2014; 7/9/2014; 5/13/2014; 4/4/2014; 9/27/2012; 8/29/2012; 5/19/2010; 8/21/2009 #1; 7/23/2008; 5/27/2008; 2/27/2008; 3/3/2006 #5; 3/3/2006 #3; 3/3/2006 #2; 3/3/2006 #1
36a-597(a)(2)	8/17/2023; 2/22/2019 #2; 2/21/2019
36a-597(a)(3)	2/22/2019 #2; 2/21/2019; 4/4/2014
36a-597(a)(4)	12/19/2019; 5/15/2019 #2; 2/21/2019; 1/15/2019; 11/1/2018; 4/4/2014
36a-597(a)(5)	12/19/2019; 5/15/2019 #2; 1/15/2019; 11/1/2018; 4/4/2014
36a-597(b)	7/20/2022
36a-600	12/14/2010; 5/19/2010; 7/23/2008; 5/27/2008; 1/7/1999 #1; 4/14/1997 <b>(See Also: 36-536)</b>
36a-602	<b>(See Also: 36-538)</b>
36a-603(a)	5/22/1996
36a-604	<b>(See Also: 36-540)</b>
36a-606	<b>(See Also: 36-542)</b>
36a-607	<b>(See Also: 36-543)</b>
36a-607(a)(2)	5/27/2008
36a-608	<b>(See Also: 36-544(c))</b>

36a-609	7/20/2022; 2/4/2022; 4/13/2021; 12/19/2019; 5/15/2019 #2; 3/19/2019; 2/22/2019 #2; 2/22/2019 #1; 2/21/2019; 2/1/2019; 1/15/2019; 11/1/2018; 10/24/2017; 7/16/2015; 4/2/2015; 4/4/2014; 11/15/2013 #2; 10/9/2013; 8/9/2013; 4/5/2011; 3/3/2006 #1; 5/28/1998 #2 <b>(See Also: 36-545)</b>
36a-609(1)	4/2/2015; 4/4/2014; 10/9/2013; 8/9/2013; 3/3/2006 #1
36a-609(3)	1/7/1999 #1; 4/3/1995 #2
36a-615	8/7/2013 #2; 7/1/2010 #1
36a-615(2)(A)(ii)	8/7/2013 #2; 7/1/2010 #1
36a-645	<b>(See Also: 36-243a)</b>
36a-646	7/5/1995 <b>(See Also: 36-243b)</b>
36a-655	1/6/2016; 3/29/2010; 6/15/2006; 12/1/1997 <b>(See Also: 36-364)</b>
36a-656	4/5/2011; 3/29/2010; 2/27/2008; 6/15/2006; 11/8/1999 <b>(See Also: 36-365)</b>
36a-665	<b>(See Also: 36-381)</b>
36a-671	9/11/2012DR
36a-671(a)	9/11/2012DR; 3/29/2010
36a-671(b)	12/19/2013DR; 9/11/2012DR; 3/29/2010
36a-671(b)(2)	3/29/2010
36a-671(d)	9/11/2012DR
36a-671a(b)	12/19/2013DR
36a-671c	9/11/2012DR
36a-671c(1)	9/11/2012DR
36a-671d	10/5/2011
36a-671e	9/11/2012DR
36a-675	8/7/2008
36a-676	<b>(See Also: 36-393(a)(8); 36-393(h))</b>
36a-676(8)	3/24/1998
36a-678	<b>(See Also: 36-393b(a))</b>

36a-683	<i>(See Also: 36-407)</i>
36a-695(2)	10/8/1996 #2DR
36a-696	10/8/1996 #2DR
36a-700	6/15/2006
36a-700(a)	6/15/2006
36a-705	8/7/2008
36a-715	8/7/2008
36a-715(3)	5/30/2019; 1/31/2018; 10/1/2014
36a-716	<i>(See Also: 36-442n)</i>
36a-718	9/2/2021; 5/30/2019; 1/31/2018; 10/1/2014
36a-718(a)	5/30/2019; 1/31/2018; 10/1/2014
36a-718(b)	10/1/2014
36a-718(b)(4)	10/28/2021; 7/7/2017 #2
36a-718(b)(5)	7/7/2017 #2
36a-725	8/7/2008
36a-726	8/7/2008; 1/10/2001
36a-737	<i>(See Also: 36-445)</i>
36a-738	<i>(See Also: 36-446(a))</i>
36a-746	8/7/2008
36a-755	8/7/2008; 1/19/2006; 1/10/2001 <i>(See Also: 36-9h)</i>
36a-755(a)	1/19/2006
36a-755(b)	1/19/2006
36a-755(c)	1/10/2001
36a-757	9/6/2005 #1
36a-758	<i>(See Also: 36-9y)</i>

36a-770	6/25/2001; 5/8/1998; 3/24/1998 <i>(See Also: 42-83)</i>
36a-770(a)	8/19/2014 #1; 4/6/2006 #1; 1/13/2006; 9/23/2004 #1 <i>(See Also: 42-83)</i>
36a-770(c)(2)	1/13/2006; 11/16/2005
36a-770(c)(6)	9/13/2002 <i>(See Also: 42-83)</i>
36a-770(c)(7)	2/10/2014; 4/3/1995 #1 <i>(See Also: 42-83)</i>
36a-770(c)(9)	2/10/2014
36a-770(c)(12)	2/10/2014; 5/8/1998 <i>(See Also: 42-83)</i>
36a-770(c)(15)	12/12/2005
36a-771(a)	4/6/2006 #1
36a-771(b)	3/15/2006 #2
36a-772	<i>(See Also: 42-85)</i>
36a-773	3/15/2006 #2; 12/20/2002 #1
36a-774	3/15/2006 #2; 12/20/2002 #1
36a-778	1/16/2003; 6/25/2001; 6/19/1995 #1 <i>(See Also: 42-91)</i>
36a-782	4/13/2015; 8/19/2014 #1; 2/4/2005; 9/23/2004 #1
36a-783(c)	3/15/2006 #2
36a-785	1/13/2006; 2/5/1999; 5/8/1998 <i>(See Also: 42-98)</i>
36a-785(b)	1/13/2006; 2/5/1999
36a-786(c)	2/5/1999
36a-800	8/18/2015; 10/3/2007 <i>(See Also: 42-127)</i>
36a-800(1)	12/14/2011; 12/23/2010; 8/21/2009 #2; 12/3/2008; 4/3/2008; 11/20/2007; 12/5/2002; 10/18/1999; 12/1/1997; 2/22/1995 #2 <i>(See Also: 42-127)</i>
36a-800(1)(B)	12/23/2010; 2/22/1995 #2 <i>(See Also: 42-127)</i>
36a-800(1)(D)	9/11/2012DR; 2/22/1995 #2 <i>(See Also: 42-127)</i>
36a-800(1)(E)	2/19/2010; 10/18/1999 <i>(See Also: 42-127)</i>

36a-800(2)	1/31/2018; 6/27/2014; 8/21/2009 #2; 12/3/2008; 4/3/2008; 11/20/2007; 12/1/1997; 2/22/1995 #2 <b>(See Also: 42-127)</b>
36a-800(2)(A)	6/27/2014
36a-800(2)(B)	11/25/2013 #1
36a-800(2)(ii)	8/21/2015
36a-800(3)	9/2/2021; 6/27/2014
36a-801	12/23/2010; 12/3/2008; 11/20/2007; 12/5/2002; 2/22/1995 #2 <b>(See Also: 42-127a)</b>
36a-801(a)	9/2/2021; 8/18/2015; 11/25/2013 #1; 2/22/1995 #2 <b>(See Also: 42-127a)</b>
36a-801(i)	10/28/2021
36a-802	10/28/2021; 12/5/2002
36a-804	2/22/1995 #1
36a-805	3/24/2014; 2/22/1995 #2; 2/22/1995 #1 <b>(See Also: 42-131)</b>
36a-805(a)	3/24/2014; 11/25/2013 #1; 7/1/2010 #2; 10/3/2007 <b>(See Also: 36a-805(1); 36a-805(2); 36a-805(13))</b>
36a-805(a)(3)	11/25/2013 #1; 10/3/2007
36a-805(a)(12)	1/14/2015
36a-805(a)(13)	1/14/2015; 4/19/2012 #1; 7/1/2010 #2
36a-805(a)(14)	3/24/2014
36a-805(1)	2/22/1995 #2 <b>(See Also: 42-131; 36a-805(a))</b>
36a-805(2)	2/22/1995 #2 <b>(See Also: 42-131; 36a-805(a))</b>
36a-805(13)	2/22/1995 #1 <b>(See Also: 42-131; 36a-805(a))</b>
36a-806	<b>(See Also: 42-131a)</b>
36a-807	2/22/1995 #1
36a-810	<b>(See Also: 42-133a)</b>
36a-811(b)	3/3/2021



36a-846	5/19/2021; 6/18/2019
36a-846(3)	12/5/2017
36a-846(4)	12/5/2017
36a-846(6)	12/5/2017
36a-847	12/5/2017
36a-847(a)	5/19/2021; 6/18/2019
36a-847(a)(1)	12/5/2017
36b-3(1)	5/26/1999; 3/5/1999; 4/23/1998
36b-3(2)	6/18/1997 #2; 5/22/1997
36b-3(3)	2/9/2005; 9/22/1995
36b-3(5)	3/5/1999; 4/23/1998
36b-3(5)(C)	4/23/1998
36b-3(10)(B)	5/5/1999
36b-3(11)	5/5/1999
36b-3(11)(A)	5/5/1999
36b-3(11)(C)(iii)	5/5/1999
36b-3(13)	6/18/1997 #2; 5/22/1997
36b-3(17)	5/18/2005
36b-4	<b><i>(See Also: 36-472)</i></b>
36b-5	<b><i>(See Also: 36-473)</i></b>
36b-6	4/23/1998; 9/22/1995 <b><i>(See Also: 36-474)</i></b>
36b-6(c)	5/5/1999
36b-6(d)(1)	5/5/1999
36b-6(d)(2)	5/5/1999

36b-14	<i>(See Also: 36-482)</i>
36b-15	<i>(See Also: 36-484)</i>
36b-15(a)(2)(H)	6/21/1999
36b-16	<i>(See Also: 36-485)</i>
36b-21	<i>(See Also: 36-490)</i>
36b-21(a)(3)	6/18/1997 #2; 5/22/1997
36b-26	<i>(See Also: 36-495)</i>
36b-31	<i>(See Also: 36-500(e))</i>
36b-33	<i>(See Also: 36-502)</i>
36b-41	<i>(See Also: 36-457(2); 36-471)</i>
36b-61	<i>(See Also: 36-504(6))</i>
36b-67	<i>(See Also: 36-510)</i>
37-1	6/12/2013 #2; 3/3/2006 #4; 3/24/1983
37-3	6/12/2013 #2
37-3a	9/30/2002
37-4	6/12/2013 #2; 3/15/2006 #1; 3/3/2006 #4; 11/10/2005 #1; 6/25/2001; 4/11/1995; 4/3/1995 #1; 11/20/1984; 8/10/1981DR
37-5	3/3/2006 #4; 4/11/1995; 4/3/1995 #1; 8/10/1981DR
37-6	3/3/2006 #4; 4/11/1995; 4/3/1995 #1; 8/10/1981DR
37-7	3/3/2006 #4
37-8	3/3/2006 #4
37-9	6/25/2001; 4/11/1995; 6/4/1982; 8/10/1981DR; 12/7/1979 #1
37-9(2)	4/11/1995
37-9(3)	8/12/1985 #2
37-9(7)	4/3/1995 #1

38-32a	7/3/1984 <i>(See Also: 38a-831)</i>
38-69	7/25/1984 <i>(See Also: 38a-702)</i>
38-71	7/3/1984 <i>(See Also: 38a-704)</i>
38-72	8/8/1979; 6/4/1979 <i>(See Also: 38a-769)</i>
38-92	7/3/1984 <i>(See Also: 38a-711)</i>
38-263	5/18/1984 <i>(See Also: 38a-271)</i>
38a-1(b)	6/30/1992 #2 <i>(See Also: 38a-1(2))</i>
38a-1(2)	<i>(See Also: 38a-1(b))</i>
38a-1(15)	5/8/2001
38a-41	3/16/2012
38a-92a	5/8/2001
38a-129(b)	6/30/1992 #2
38a-221	<i>(See Also: 33-175)</i>
38a-271	<i>(See Also: 38-268)</i>
38a-702 (Rpl)	<i>(See Also: 38-69)</i>
38a-704	<i>(See Also: 38-71)</i>
38a-711 (Rpl)	<i>(See Also: 38-92)</i>
38a-769	<i>(See Also: 38-72)</i>
38a-775	6/30/1994 #2; 4/22/1994 #2
38a-775(d)(1)	4/6/2001
38a-831	<i>(See Also: 38-32a)</i>
41-5778(12) [1947]	2/26/1987 #2
42-83	7/15/1992 #1; 3/19/1990 #1 <i>(See Also: 36a-770)</i>
42-83(3)(b)	9/10/1981 <i>(See Also: 36a-770)</i>

42-83(3)(d)	11/20/1984 <i>(See Also: 36a-770)</i>
42-83(3)(e)	7/15/1992 #1; 3/19/1990 #1 <i>(See Also: 36a-770)</i>
42-83(3)(f)	3/19/1990 #1 <i>(See Also: 36a-770)</i>
42-85	11/20/1984; 7/17/1984 <i>(See Also: 36a-772)</i>
42-85(a)	1/18/1985 #2; 7/17/1984 <i>(See Also: 36a-772)</i>
42-85(c)	1/18/1985 #2 <i>(See Also: 36a-772)</i>
42-91	7/26/1994 <i>(See Also: 36a-778)</i>
42-98(a)	7/15/1992 #1 <i>(See Also: 36a-785)</i>
42-98(f)	5/21/1981 <i>(See Also: 36a-785)</i>
42-98(g)	5/21/1981 <i>(See Also: 36a-785)</i>
42-98(i)	4/6/1994 <i>(See Also: 36a-785)</i>
42-110b	10/6/1989; 3/10/1988; 10/23/1987 #2; 10/5/1987; 9/16/1987; 3/3/1987 #1; 9/30/1986 #1; 11/8/1984; 11/6/1984
42-127	8/24/1994 #1 <i>(See Also: 36a-800)</i>
42-127(1)	8/24/1994 #1 <i>(See Also: 36a-800)</i>
42-127(2)	8/24/1994 #1; 5/20/1994 #1; 3/15/1993 <i>(See Also: 36a-800)</i>
42-127(2)(A)	8/24/1994 #1 <i>(See Also: 36a-800)</i>
42-127(2)(D)	8/24/1994 #1 <i>(See Also: 36a-800)</i>
42-127(4)	3/15/1993 <i>(See Also: 36a-800)</i>
42-127a	8/24/1994 #1 <i>(See Also: 36a-801)</i>
42-127a(a)	8/24/1994 #1 <i>(See Also: 36a-801)</i>
42-127a(c)	8/15/1979 <i>(See Also: 36a-801)</i>
42-131	8/24/1994 #1; 3/15/1993 <i>(See Also: 36a-805)</i>
42-131(1)	8/24/1994 #1 <i>(See Also: 36a-805)</i>
42-131(2)	8/24/1994 #1 <i>(See Also: 36a-805)</i>

42-131a	8/24/1994 #1 <i>(See Also: 36a-806)</i>
42-131a(a)	8/24/1994 #1 <i>(See Also: 36a-806)</i>
42-133a	8/24/1994 #1 <i>(See Also: 36a-810)</i>
42-133c	6/19/2000 #1; 3/24/1998; 7/26/1994; 3/19/1990 #1; 10/25/1988; 4/11/1988; 7/9/1985; 11/27/1984 #7; 11/27/1984 #6; 12/9/1981 #3DR; 2/23/1979DR
42-133c(a)	6/19/2000 #1
42-133c(b)	6/19/2000 #1
42-150aa	1/22/1990; 7/22/1981 #1
42-150aa(a)	1/22/1990; 12/23/1988; 7/22/1981 #1
42-150bb	4/6/1994; 7/22/1981 #1
42-151	12/23/1988; 7/22/1981 #1
42-151(b)	7/22/1981 #1
42-158(a)(2)	2/18/1981
42-158(e)	2/18/1981
42-158(j)	2/18/1981
42-202	8/3/2015; 10/22/2014; 2/9/2005; 9/22/1995
42-202(a)	8/3/2015; 2/9/2005
42-202(b)	8/3/2015; 2/9/2005; 9/22/1995; 5/8/1989
42-203	5/8/1989
42a-1-101	1/7/1982
42a-1-102(3)	4/21/1980 #5
42a-1-201(37)	2/4/1992
42a-1-208	7/15/1992 #1
42a-2-104	11/12/2021
42a-2-105	11/12/2021

42a-2-511	12/1/1998 #2
42a-3-103(a)(6)	4/24/1995
42a-3-104	4/24/1995
42a-3-104(h)	7/31/1995
42a-3-110	5/10/1993
42a-3-110(a)	5/10/1993
42a-3-110(c)	5/10/1993
42a-3-114	11/23/1993
42a-3-401(a)	4/24/1995
42a-3-401(b)	4/24/1995
42a-3-402	4/24/1995
42a-3-403(a)	4/24/1995
42a-3-406	4/4/1985 #2
42a-3-411	7/31/1995; 7/27/1983 #2
42a-3-501(b)(3)	5/10/1993
42a-3-502(b)(1)	12/3/2008
42a-3-505(1)(b) <b>(Rpl)</b>	5/27/1986; 1/7/1982
42a-4-103	4/21/1980 #5
42a-4-104	12/11/1985 #1
42a-4-104(1)(g)	12/11/1985 #1 <b>(See Also: 42a-4-104(a)(9))</b>
42a-4-104(a)(9)	<b>(See Also: 42a-4-104(1)(g))</b>
42a-4-107	7/29/1988 #1; 4/7/1988 #2
42a-4-205	5/11/1995; 4/24/1995
42a-4-212(1) <b>(Rpl)</b>	12/4/1990 #3
42a-4-215(e)	7/26/1993

42a-4-215(f)	7/26/1993
42a-4-301	12/3/2008
42a-4-302	12/3/2008
42a-4-401	8/21/1995
42a-4-401(a)	8/21/1995; 4/24/1995
42a-4-401(c)	8/21/1995
42a-4-402	5/27/1986; 1/7/1982
42a-4-403	4/4/1983
42a-5-101	9/7/1984 #2
42a-5-103	12/14/1984 #1; 2/9/1982 #1
42a-8-102(1)(a)	6/24/1988 #2
42a-8-102(1)(b)	6/24/1988 #2
42a-8-102(1)(c)	6/24/1988 #2
42a-8-304	8/30/2001DR
42a-9-102	9/13/2002
42a-9-102(a)	9/13/2002
42a-9-102(a)(44)	9/13/2002
42a-9-105	8/19/2014 #1; 9/23/2004 #1
42a-9-109(2)	1/22/1985
42a-9-201	4/6/2006 #1
42a-9-203	10/1/1981
42a-9-305	11/30/1999 #1
42a-9-501	11/30/1999 #1
42a-9-503	10/1/1981
42a-9-609	1/13/2006

42a-9-609(d)	1/13/2006
42a-10-109	1/7/1982
45-88	8/8/1984 ( <i>See Also: 45a-203</i> )
45-88(a)	5/15/1986 #1 ( <i>See Also: 45a-203</i> )
45-100d(c)	10/17/1988 #1 ( <i>See Also: 45a-233</i> )
45-100e	10/17/1988 #1 ( <i>See Also: 45a-234</i> )
45-100e(3)	10/17/1988 #1 ( <i>See Also: 45a-234</i> )
45-101	12/14/1984 #2; 7/20/1983 ( <i>See Also: 45a-546</i> )
45-102	12/14/1984 #2; 11/26/1984 ( <i>See Also: 45a-547</i> )
45-102(a)	11/26/1984 ( <i>See Also: 45a-547</i> )
45-102(b)	11/26/1984 ( <i>See Also: 45a-547</i> )
45-102(d)	11/26/1984 ( <i>See Also: 45a-547</i> )
45-103	12/14/1984 #2 ( <i>See Also: 45a-548</i> )
45-104	12/14/1984 #2 ( <i>See Also: 45a-549</i> )
45-104(f)	7/20/1983 ( <i>See Also: 45a-549</i> )
45-105	12/14/1984 #2 ( <i>See Also: 45a-550</i> )
45-106	12/14/1984 #2 ( <i>See Also: 45a-551</i> )
45-107	12/14/1984 #2 ( <i>See Also: 45a-552</i> )
45-108	12/14/1984 #2 ( <i>See Also: 45a-553</i> )
45-109	12/14/1984 #2 ( <i>See Also: 45a-554</i> )
45-109a	12/14/1984 #2 ( <i>See Also: 45a-555</i> )
45-109b	12/14/1984 #2 ( <i>See Also: 45a-556</i> )
45-191	1/25/1991; 12/27/1990; 9/26/1990 #1; 2/5/1990 #2; 11/1/1989; 5/15/1989 #1; 9/29/1988; 7/28/1988; 6/12/1987; 9/12/1986 #1; 7/15/1985; 6/17/1985; 10/26/1984 #1; 9/4/1984; 8/15/1984 #1; 5/21/1984; 11/12/1982 #1; 4/6/1982 #2; 1/2/1982; 8/3/1978 ( <i>See Also: 45a-206</i> )



45-191(a)	9/12/1986 #1; 7/15/1985; 9/4/1984; 8/15/1984 #1; 5/21/1984; 11/12/1982 #1; 4/6/1982 #2 <b>(See Also: 45a-206)</b>
45-191(b)	9/29/1988; 9/12/1986 #1; 8/15/1984 #1; 11/12/1982 #1 <b>(See Also: 45a-206)</b>
45-191(c)	9/12/1986 #1; 8/15/1984 #1; 11/12/1982 #1 <b>(See Also: 45a-206)</b>
45a-203	3/1/1993 #2 <b>(See Also: 45-88)</b>
45a-206	1/30/2017; 10/22/2014; 12/29/2005; 7/26/2005; 5/13/2005; 3/5/2004; 12/19/2001; 6/21/1999; 5/24/1995; 8/24/1994 #2; 8/25/1993; 2/23/1993 #3; 1/20/1993; 4/30/1992 <b>(See Also: 45-191)</b>
45a-206(a)	12/29/2005; 5/24/1995
45a-206(b)	6/21/1999; 5/24/1995; 2/23/1993 #3 <b>(See Also: 45-191)</b>
45a-207	1/8/2008 #1; 7/26/2005; 3/5/2004
45a-209	6/30/1994 #2
45a-233	<b>(See Also: 45-100d(c))</b>
45a-234	<b>(See Also: 45-100e; 45-100e(3))</b>
45a-546	<b>(See Also: 45-101)</b>
45a-547	<b>(See Also: 45-102; 45-102(a), (b), and (d))</b>
45a-548	<b>(See Also: 45-103)</b>
45a-549	<b>(See Also: 45-104; 45-104(f))</b>
45a-550	<b>(See Also: 45-105)</b>
45a-551	<b>(See Also: 45-106)</b>
45a-552	<b>(See Also: 45-107)</b>
45a-553	<b>(See Also: 45-108)</b>
45a-554	<b>(See Also: 45-109)</b>
45a-555	<b>(See Also: 45-109a)</b>
45a-556	<b>(See Also: 45-109b)</b>
46a-80	7/25/2006DR

46a-80(b)	7/25/2006DR
47-202(10)	8/18/1987
47-204(a)	7/7/1987
47a-1(f)	1/31/1992
47a-1(l)	11/4/1992
47a-11a	<b>(See Also: 47a-11a(5))</b>
47a-11a(5)	4/6/1983; 3/30/1983 #2 <b>(See Also: 47a-11a)</b>
47a-21	11/14/2008; 8/29/2007; 11/4/1992; 4/14/1992; 3/30/1983 #2; 10/21/1982 #1DR; 6/18/1982 #2; 11/30/1981 #2
47a-21(a)(2)	11/30/1999 #1
47a-21(a)(4)	8/29/2007
47a-21(a)(6)(B)	2/4/1992
47a-21(a)(7)	5/4/1992
47a-21(a)(10)	10/21/1982 #1DR; 11/30/1981 #2
47a-21(a)(11)	5/4/1992; 2/4/1992
47a-21(a)(12)	2/4/1992; 10/21/1982 #1DR
47a-21(b)	8/4/1992
47a-21(c)	2/4/1992
47a-21(d)	11/4/1992; 4/28/1992; 4/14/1992; 11/8/1983 #1; 4/6/1983
47a-21(d)(1)	11/25/1992; 2/4/1992; 1/31/1992; 11/8/1983 #1; 4/6/1983
47a-21(d)(2)	12/8/1992; 5/4/1992; 4/28/1992; 4/14/1992; 3/2/1992; 2/4/1992; 1/31/1992; 11/8/1983 #1; 4/6/1983
47a-21(d)(2)(A)	2/4/1992
47a-21(d)(4)	5/4/1992; 4/14/1992
47a-21(e)	5/4/1992; 2/4/1992; 1/31/1992

47a-21(h)	8/29/2007; 1/11/1994; 11/4/1992; 2/4/1992; 5/13/1991; 6/18/1982 #2; 11/30/1981 #2
47a-21(h)(1)	2/4/1992; 11/8/1983 #1
47a-21(h)(3)(A)	2/4/1992; 1/31/1992
47a-21(i)	11/4/1992; 4/28/1992; 2/4/1992; 1/31/1992; 11/8/1983 #1; 2/22/1982 #1; 11/30/1981 #2
47a-21(j)	1/11/1994; 12/8/1992; 8/4/1992; 4/28/1992; 2/4/1992; 10/21/1982 #1DR
47a-21(j)(1)	12/8/1992; 5/13/1991; 11/8/1983 #1; 4/6/1983; 6/18/1982 #2
47a-21(j)(2)	5/13/1991
47a-21(k)	9/24/2004 #1; 1/11/1994; 12/8/1992
47a-21(k)(1)	2/4/1992
47a-21(k)(2)	1/11/1994
47a-21(k)(3)	2/4/1992
47a-22a	1/18/1982
47a-57	10/21/1982 #1DR
49-2	5/6/2005; 9/17/1996 #1; 8/21/1985 #1
49-2(c)	5/6/2005; 3/8/2000; 9/17/1996 #1; 8/17/1994; 3/25/1986; 8/21/1985 #1
49-2a	12/16/2013; 2/21/2002; 12/1/1997; 9/26/1989; 10/21/1988; 10/17/1988 #2; 7/12/1988 #2; 4/19/1988 #1; 8/8/1986; 4/1/1986; 3/24/1986 #1; 8/27/1985; 7/12/1984; 7/9/1984 #1; 7/2/1984 #2; 4/13/1984; 2/3/1982; 4/3/1980DR
49-2a(a)	12/16/2013
49-2b	12/16/2013; 4/1/1986
49-2c	12/16/2013; 7/12/1988 #2; 8/8/1986; 3/24/1986 #1; 7/9/1984 #1; 7/2/1984 #2; 7/2/1984 #1; 4/13/1984; 1/19/1984; 9/22/1982 #1; 2/3/1982
49-2c(a)	2/3/1982
49-2c(a)(4)	10/20/1989; 9/26/1989; 10/17/1988 #2; 7/12/1988 #2; 5/8/1987 #2; 8/8/1986; 4/1/1986; 3/24/1986 #1; 1/9/1986 #1; 7/9/1984 #1; 7/2/1984 #2; 9/22/1982 #1
49-2c(a)(4)(A)	10/20/1989

49-2c(b)	2/3/1982
49-4b	8/21/1985 #1
49-6b	5/19/1988 #3
49-6d	11/15/2013 #1; 1/10/2001; 5/19/1988 #3
49-6d(a)	11/15/2013 #1
49-6d(a)(2)	10/29/2001
49-6d(a)(3)	10/29/2001
49-6d(a)(4)	11/15/2013 #1
49-6d(b)	11/15/2013 #1
49-7f	4/4/2017
49-7f(a)	4/4/2017
49-8	6/25/1999; 1/22/1990; 6/12/1986 #1; 12/30/1985 #2; 4/22/1980
49-8(a)	10/17/1986; 3/24/1986; 3/13/1986
49-8a(a)	12/30/1985 #2
49-10(a)	3/24/1986
49-10a	10/25/2002; 10/17/1986; 3/13/1986; 12/30/1985 #2
49-13	10/17/1986; 3/24/1986; 3/13/1986
49-13(a)	2/1/1988
49-13(a)(1)(D)	10/17/1986; 3/13/1986; 12/30/1985 #2
49-31d	4/4/2017
49-31d(5)	4/4/2017
49-31j	4/4/2017
51-47	4/8/1985 #2
51-47(c)	4/8/1985 #2
51-50i(a)	4/8/1985 #2

51-501	4/8/1985 #2
51-80	9/11/2012DR
51-88	9/11/2012DR
51-88(a)	2/22/1995 #2; 8/24/1994 #1
51-165(b)	4/8/1985
52-260	6/27/1983; 6/8/1983
52-344	6/24/1988 #3
52-484	8/21/2001
52-565a	12/5/2002
52-565a(i)	12/5/2002
52-576	2/6/2002
53-302 <b>(Rpl)</b>	10/23/1995
53-302a	10/23/1995
53a-119	4/10/1980
53a-119(5)(D)	4/10/1980
54-193(b)	9/24/2004 #1