

## BMO Harris Bank Selected CFPB Communications

### Challenges:

Dodd-Frank has promulgated changes in bank credit policies and certain disclosures via CFPB

Clear and straightforward customer communication of compliance-driven and other non-promotional initiatives is now a regulatory requirement

### Solutions:

MKP developed a two-year phase-out plan of annual renewal home equity lines to minimize the bank's credit risk; monthly mailings of up to 10 different cells offered customers options for repayment

How-to-read inserts and relevant customer notifications communicated requisite changes to loan statements and error resolution disclosures



HELOC Letter

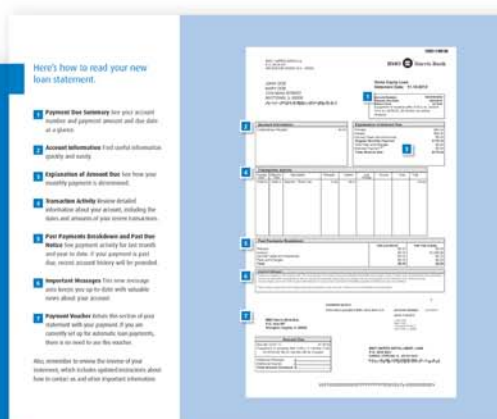


BMO Harris Bank

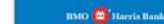
### What's new on your Loan Statement



How To Read Loan Statement



### What's new on your Mortgage Loan Statement



How To Read Mortgage Loan Statement

