

APPENDIX A (TO THE PREAMBLE)--RELATED SERVICES LIST¹

Authorized Institutions	Type of Service	Description ²	Special Conditions
ACB (Title III), BC	Financial Risk Management for Customers (Cont'd)	(Products may be offered as part of loan packages or as stand-alone hedging tools.)	Credit limits for each counter-party should be determined by reviewing the potential magnitude of adverse payment increases over the life of the swap. (2) Financial risk management programs are subject to annual audits by a Certified Public Accountant.
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Credit Life Insurance, Mortgage Life Insurance, or Mortgage Accidental Death Insurance	Coverage that pays off or reduces an outstanding loan or mortgage in the event of the insured's death.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Term Life Insurance	Group or individual term life insurance coverage that is renewable at the end of the term.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Credit Disability and Accident Insurance or Mortgage Disability Insurance	Insurance that provides for loan or mortgage payments, or some degree of income protection, if the insured is disabled.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Hospital Income Insurance	Insurance that provides a specified amount of income while the insured is hospitalized. A form of credit disability insurance, and subject to the debtor-creditor requirement.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Multiple-Peril Crop Insurance (including insurance provided by the Federal Crop Insurance Corporation)	Insurance covering hazards incident to the growing and storage of crops.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Crop Hail Insurance	Insurance providing protection against damage or loss of crops due to hail or certain other named perils.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Hay (or Other Crop) Fire Insurance	Insurance that covers loss of hay or other crops due to fire.	
ACB (Title I and II), FCB, ACA, PCA, FLBA, FLCA	Title Insurance	Insurance against loss or damage resulting from defects or failure of title or from the enforcement of liens existing against title at the time of the insurance.	

1. The RS List is included as an attachment to this Federal Register document for informational purposes only.

2. For services added to the RS List after the effective date of the attached regulation at 12 CFR part 618, a more detailed explanation of the description and special conditions can be found in the notification to all System institutions required by § 618.8010(b)(5).