

**Subpart O—Civil Money Penalty  
Inflation Adjustments**

SOURCE: 62 FR 3200, Jan. 22, 1997, unless otherwise noted.

**§ 19.240 Inflation adjustments.**

The maximum amount of each civil money penalty within the OCC's jurisdiction is adjusted in accordance with the Federal Civil Penalties Inflation Adjustment Act of 1990 (28 U.S.C. 2461 note) as follows:

U.S. code citation	Description	Adjusted maximum penalty
12 U.S.C. 93(b), 504, 1817(j)(16), 1818(i)(2), and 1972(2)(F).	Tier 1 .....	5,500
	Tier 2 .....	27,500
	Tier 3 .....	1,100,000
12 U.S.C. 164 and 3110(c) .....	Tier 1 .....	2,000
	Tier 2 .....	22,000
	Tier 3 .....	1,100,000
12 U.S.C. 1832(c) and 3909(d)(1) .....	.....	1,100
12 U.S.C. 1884 .....	.....	110
12 U.S.C. 3110(a) .....	.....	27,500
15 U.S.C. 78u-2(b) .....	Tier 1 (natural person) .....	5,500
	Tier 1 (other person) .....	55,000
	Tier 2 (natural person) .....	55,000
	Tier 2 (other person) .....	275,000
	Tier 3 (natural person) .....	110,000
	Tier 3 (other person) .....	550,000
42 U.S.C. 4012a(f)(5) .....	Per violation .....	350
	Per year .....	105,000

**§ 19.241 Applicability.**

The adjustments in § 19.240 apply to violations that occur after January 22, 1997.

**PART 21—MINIMUM SECURITY DEVICES AND PROCEDURES, REPORTS OF SUSPICIOUS ACTIVITIES, AND BANK SECRECY ACT COMPLIANCE PROGRAM**

**Subpart A—Minimum Security Devices and Procedures**

Sec.

- 21.1 Purpose and scope of subpart A of this part.
- 21.2 Designation of security officer.
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**Subpart B—Reports of Suspicious Activities**

- 21.11 Suspicious Activity Report.

**Subpart C—Procedures for Monitoring Bank Secrecy Act Compliance**

- 21.21 Bank Secrecy Act compliance.

AUTHORITY: 12 U.S.C. 93a, 1818, 1881-1884, and 3401-3422; 31 U.S.C. 5318.

**Subpart A—Minimum Security Devices and Procedures**

SOURCE: 56 FR 29564, June 28, 1991, unless otherwise noted.

**§ 21.1 Purpose and scope of subpart A of this part.**

(a) This subpart is issued by the Comptroller of the Currency pursuant to section 3 of the Bank Protection Act of 1968 (12 U.S.C. 1882) and is applicable to all national banking associations and all banks located in the District of Columbia subject to the supervision of the Office of the Comptroller of the Currency. It requires each bank to adopt appropriate security procedures to discourage robberies, burglaries, and larcenies and to assist in identifying and apprehending persons who commit such acts.

(b) It is the responsibility of a bank's board of directors to comply with this regulation and ensure that a security program which equals or exceeds the standards prescribed by this part is developed and implemented for the bank's main office and branches (as the term "branch" is used in 12 U.S.C. 36).