# Cooperative Agreements

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State Regulators have cooperative agreements with one another, with federal agencies, and with other state representative agencies. You can find all of these agreements here.

## Applications

### Uniform Interstate Application/Notice

The "Uniform Application" was developed by the State/Federal Working Group for the purpose of reducing regulatory burden, by eliminating the need for banks to file multiple different application forms for common applications.

### Interagency Charter & Federal Deposit Insurance Application

The OTS, the OCC, and the FDIC worked with CSBS to develop a uniform charter and federal deposit insurance application form. CSBS has posted a copy of the form because it is expected that most state banking agencies will it as part of their charter application packages. The new form will eliminate duplicative information requests by consolidating into one uniform document the different reporting requirements of the regulatory agencies. For more information, contact a member of the CSBS Regulatory Division.

### CSBS Interstate Trust Activities Application and Supervisory Addendum

This Uniform Application for Interstate Trust Activities was developed by the CSBS Interstate Trust Activities Task Force. It is intended to satisfy the filing requirements of all states that permit interstate trust operations, thus eliminating the need for interstate trust institutions to file multiple forms if they operate in numerous states. The form is not intended to replace the forms State Banking Departments currently utilize to approve intrastate activities for the institutions that they charter and regulate.

## Agreements

### Bank Supervision

- Nationwide Cooperative Agreement (1997)
  - Map of States which have signed the Nationwide Cooperative Agreement (1997)
- Nationwide State-Federal Supervisory Agreement (1996)
- State/Federal Supervisory Protocol

- State Federal Working Group: Recommended Practices for the Seamless Supervision of State-Chartered Banks(2004)

## Non Depository

- CFPB and CSBS Information Sharing MOU (2011)
  - Map of States which have signed the CFPB/CSBS MOU (as of 9/23/2014)
- CSBS-HUD information sharing MOU related to FHA-approved mortgagees subject to state regulation
- CFPB-State Supervisory Coordination Framework
- Nationwide Cooperative Agreement for State Governance of Non-Depository Supervision
- Nationwide Cooperative Protocol for Mortgage Supervision
- Nationwide Cooperative Agreement for Mortgage Supervision
  - Map of States which have signed Multi-State Mortgage Agreement
- MSB Cooperative Agreement
  - MSB Protocol
  - Map of States which have signed the Protocol and Agreement
- Information Sharing MOU template between the States and Financial Crimes Enforcement Network (2005)
- Letter Agreement with FinCEN
- Information Sharing MOU template between the States and the Internal Revenue Service (2005)
- OFAC MOU (2006)

## Foreign Bank Offices (FBO's)

- State Foreign Bank Office (FBO) Agreement (1998)
  - States Signing the Agreement
- State-Federal Foreign Bank Office (FBO) Agreement (1998)
  - States and Agencies Signing the Agreement

## Trust

- Nationwide Cooperative Agreement Multi-State Trust Institutions (1999)
  - States Signing the Agreement
- Model Multi-State Trust Institutions Act
  - State Incorporating CSBS Multistate Statutory Options into their trust statutes.

## NAIC

- Model Cooperative Agreement with the NAIC
  - States Signing the Agreement

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