

## UDAAP Review Worksheet

ACCURACY	Yes	No	N/A
Does the material accurately reflect the terms of the product or service (e.g., rates, fees, maturities, calculations, etc.) as designed and offered?			
Was the material verified against disclosures/other collateral?			
Have business processes, system settings, and/or tracking processes been verified to ensure qualifying consumers will receive the advertised items?			
Will terms be available for the full length of the advertisement's run?			
If this is a limited time offer, is the end date of the offer clearly disclosed?			
Was the material reviewed for formatting, spelling, grammar and accuracy?			
Do account names, fee types, and other terminology match throughout the material?			
UNDERSTANDING	Yes	No	N/A
The material is clear and conspicuous?			
The information is not likely to mislead a reasonable consumer, or even a significant minority of consumers, or a specific audience or market segment to which the material is targeted?			
There is no potential for correlation between an audience being misled and a prohibited basis for discrimination?			
The material does not draw the consumer's attention away from information that is important to their ability to fully understand the material? (The key here is that the consumer's attention not be specifically drawn away from material and accurate information.)			
If information may be complex and potentially confusing, the consumer can easily clarify that information with other information that is presented concurrently and in comparable type-size and format (i.e., language buried deep in the content of the material will not necessarily correct the misleading information)?			
The material provides sufficient information to allow consumers to reasonably understand the terms of the material presented?			
The material provides sufficient information for the consumer to make an informed choice?			
The material content cannot be interpreted in more than one way where one way is a false interpretation?			
PROMISES	Yes	No	N/A
Does the material promise ONLY what the Bank can actually deliver or what is actually true? (e.g., "Guaranteed Rate", "You Cannot Be Turned Down")			
If anything is described as "free" or "no cost," are there no service fees, maintenance fees or transaction fees associated with it?			
If anything is described as "free" or "no cost," are there no service fees, maintenance fees or transaction fees on other accounts/services required to be maintained at the same time? (e.g. If a savings account requires an active checking account, are both without these types of fees)			
Does the material avoid objective statements that cannot be verified or proven? (e.g., "The Greatest Rate in Town", "Rates Will Never Be Lower", "Free", "Best", "No Cost", "Never", "Most", "Lowest", "Best")			
EMPATHY CHECK	Yes	No	N/A
Are all aspects of the advertisement, product or practice moral & ethical?			
There is no intent to take advantage of a consumer's trust and/or reliance on what is described/not described			
Knowing all that you know about the advertisement, product or practice, would you personally react favorably to its clarity and fairness if you or your Grandparent were to experience it as a consumer?			
BAIT & SWITCH	Yes	No	N/A
Does the advertisement only suggest product features or benefits that are actually available and benefits that a majority of recipients are likely to receive?			
Does the advertisement only suggest product features or benefits that are not negated by another aspect of the product?			