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eDOC Responds to New Federal Regulations for Statements

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eDOC Innovations announces that it will provide help services to clients who are required to make changes in order to conform to new Truth in Savings regulations. Over the course of the next few months, two significant changes to federal regulations will be taking place that could potentially affect not only the data credit unions archive but the format in which that data is represented to members. "eDOC is moving quickly to make every reasonable effort to help credit unions, who have not yet made changes to their statements, meet the fast approaching January deadline for compliance," states Christiansen, Director of Sales and Marketing.

Christiansen continues, "These regulations require that a credit union must separately disclose on each periodic statement, as applicable, the total dollar amount for all fees or charges imposed on the account for paying checks or other items when there are insufficient or unavailable funds and the account becomes overdrawn; and the total dollar amount for all fees or charges imposed on the account for returning items unpaid. These totals must be presented for both the period of the statement and for all year-to-date amounts. Furthermore, the presentation of these totals is specifically dictated to require gridlines to highlight them for the consumer."

These new totals and presentation rules are required for periodic statements provided by a credit union starting with the first statement period that begins after January 1, 2010. As an industry leader in e-Document strategy solutions, eDOC Innovations provides statement formatting and reformatting services for its clients. eDOC Innovations will address these and other new regulatory changes for clients through statement formatting and reformatting services. For more information, clients are encouraged to call their Account Manager to schedule the service at 800-425-7766.

About eDOC Innovations, Inc.

Since 1992, eDOC Innovations, Inc. has delivered a comprehensive suite of e-Document strategy solutions, including eSignature automation, workflow and capture, advanced document imaging, check21 and remote deposit check processing and a complete eCommerce consumer document portal for credit unions and other organizations across the country. The company's offerings supports 74 different data processing and LOS systems spanning integration, extensive networking solutions, and disaster recovery solutions. With industry acclaimed DocLogic™ and idocVAULT™, eDOC Innovations is a national leader in providing paperless solutions to more than 400 credit unions. For more information about "*Technology that pays for itself... again and again*"™, please visit eDOC Innovations' corporate website at: www.edoclogic.com.

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