

union, a Federal Reserve Bank, a Federal home loan bank, or a depository institution holding company.

(4) LOAN.—The term “loan” does not include any credit card account established under an open end consumer credit plan or a loan secured by residential real property that is the principal residence of the examiner, if—

(A) the applicant satisfies any financial requirements for the credit card account or residential real property loan that are generally applicable to all applicants for the same type of credit card account or residential real property loan;

(B) the terms and conditions applicable with respect to such account or residential real property loan, and any credit extended to the examiner under such account or residential real property loan, are no more favorable generally to the examiner than the terms and conditions that are generally applicable to credit card accounts or residential real property loans offered by the same financial institution to other borrowers cardholders<sup>1</sup> in comparable circumstances under open end consumer credit plans or for residential real property loans; and

(C) with respect to residential real property loans, the loan is with respect to the primary residence of the applicant.

(Added Pub. L. 108-198, §2(a), Dec. 19, 2003, 117 Stat. 2899; amended Pub. L. 110-289, div. A, title II, §1216(c), July 30, 2008, 122 Stat. 2792; Pub. L. 111-203, title III, §377(1), July 21, 2010, 124 Stat. 1569.)

#### PRIOR PROVISIONS

A prior section 212, acts June 25, 1948, ch. 645, 62 Stat. 694, §212, formerly §217; Pub. L. 85-699, title VII, §701(a), Aug. 21, 1958, 72 Stat. 698; Pub. L. 86-168, title I, §104(h), Aug. 18, 1959, 73 Stat. 387; renumbered §212, Pub. L. 87-849, §1(d), Oct. 23, 1962, 76 Stat. 1125; Pub. L. 101-73, title IX, §962(a)(1), Aug. 9, 1989, 103 Stat. 501; Pub. L. 101-647, title XXV, §2597(b), Nov. 29, 1990, 104 Stat. 4908; Pub. L. 103-322, title XXXIII, §§330004(1), 330010(1), 330016(1)(K), Sept. 13, 1994, 108 Stat. 2141, 2143, 2147, related to offer of loan or gratuity to bank examiner, prior to repeal by Pub. L. 108-198, §2(a), Dec. 19, 2003, 117 Stat. 2899.

Another prior section 212, act June 25, 1948, ch. 645, 62 Stat. 693, related to an offer or threat to a customs officer or employee, prior to the general amendment to this chapter by Pub. L. 87-849 and is substantially covered by revised section 201.

#### AMENDMENTS

2010—Subsec. (c)(2)(C) to (H). Pub. L. 111-203 redesignated subpars. (D) to (H) as (C) to (G), respectively, and struck out former subpar. (C) which read as follows: “the Office of Thrift Supervision;”.

2008—Subsec. (c)(2)(E). Pub. L. 110-289 substituted “Federal Housing Finance Agency” for “Federal Housing Finance Board”.

#### EFFECTIVE DATE OF 2010 AMENDMENT

Amendment by Pub. L. 111-203 effective on the transfer date, see section 351 of Pub. L. 111-203, set out as a note under section 906 of Title 2, The Congress.

### § 213. Acceptance of loan or gratuity by financial institution examiner

(a) IN GENERAL.—Whoever, being an examiner or assistant examiner, accepts a loan or gratuity

<sup>1</sup> So in original.

from any bank, branch, agency, organization, corporation, association, or institution examined by the examiner or from any person connected with it, shall—

(1) be fined under this title, imprisoned not more than 1 year, or both;

(2) may be fined a further sum equal to the money so loaned or gratuity given; and

(3) shall be disqualified from holding office as an examiner.

(b) DEFINITIONS.—In this section, the terms “examiner”, “Federal financial institution regulatory agency”, “financial institution”, and “loan” have the same meanings as in section 212.

(Added Pub. L. 108-198, §2(a), Dec. 19, 2003, 117 Stat. 2900.)

#### PRIOR PROVISIONS

A prior section 213, acts June 25, 1948, ch. 645, 62 Stat. 695, §213, formerly §218; Pub. L. 85-699, title VII, §701(b), Aug. 21, 1958, 72 Stat. 698; renumbered §213, Pub. L. 87-849, §1(d), Oct. 23, 1962, 76 Stat. 1125; Pub. L. 101-73, title IX, §962(a)(2), Aug. 9, 1989, 103 Stat. 502; Pub. L. 101-647, title XXV, §2597(c), Nov. 29, 1990, 104 Stat. 4909; Pub. L. 103-322, title XXXIII, §§330004(2), 330016(1)(K), Sept. 13, 1994, 108 Stat. 2141, 2147, related to acceptance of loan or gratuity by bank examiner, prior to repeal by Pub. L. 108-198, §2(a), Dec. 19, 2003, 117 Stat. 2899.

Another prior section 213, act June 25, 1948, ch. 645, 62 Stat. 693, related to the acceptance or demand of a bribe by a customs officer or employee, prior to the general amendment to this chapter by Pub. L. 87-849 and is substantially covered by revised section 201.

### § 214. Offer for procurement of Federal Reserve bank loan and discount of commercial paper

Whoever stipulates for or gives or receives, or consents or agrees to give or receive, any fee, commission, bonus, or thing of value for procuring or endeavoring to procure from any Federal Reserve bank any advance, loan, or extension of credit or discount or purchase of any obligation or commitment with respect thereto, either directly from such Federal Reserve bank or indirectly through any financing institution, unless such fee, commission, bonus, or thing of value and all material facts with respect to the arrangement or understanding therefor shall be disclosed in writing in the application or request for such advance, loan, extension of credit, discount, purchase, or commitment, shall be fined under this title or imprisoned not more than one year, or both.

(June 25, 1948, ch. 645, 62 Stat. 695, §214, formerly §219; renumbered §214, Pub. L. 87-849, §1(d), Oct. 23, 1962, 76 Stat. 1125; Pub. L. 103-322, title XXXIII, §330016(1)(K), Sept. 13, 1994, 108 Stat. 2147.)

#### HISTORICAL AND REVISION NOTES

Based on section 599 of title 12, U.S.C., 1940 ed., Banks and Banking (Dec. 23, 1913, ch. 6, §22(k), as added by act June 19, 1934, ch. 653, §3, 48 Stat. 1108).

Final sentence of said section 599, imposing civil liability on violators, was omitted as unnecessary, being merely a declaration of that rule of common law which in the absence of statute fixes civil liability on the wrongdoer.

Minor changes were made in phraseology.

#### PRIOR PROVISIONS

A prior section 214 of this title was renumbered section 210.