

TIME FOR A COMPLIANCE T-SHIRT?

Seeking a short message that capsulizes Compliance, or compliance attitude

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I was somewhere recently (can't exactly remember where) and saw a man wearing a T-Shirt that said: "My Wife Rocks."

No derogatory comment on the back. Just "My Wife Rocks" on the front. I thought that was a great T-Shirt. Maybe his wife is a geologist or maybe he just thinks she is fantastic. I choose to believe the latter.

It got me looking at T-Shirts everywhere. You find all kinds of funny or profound statements on T-Shirts.

"I'm not as dumb as you look"

"There's no future in time travel"

"Always Remember You're Unique...

Just Like Everyone Else"

"No sense in being pessimistic...

It wouldn't work anyway"

"Make Love Not War"

T-Shirts are the everyman's billboard. What you put on your T-Shirt and wear out in public says a great deal about your personality and your beliefs. It's your advertising.

Of course, if a creative bank out there did use T-Shirts in an advertising campaign, it would have to consider all of the advertising compliance regulatory requirements that might be applicable such as the "Member FDIC" statement, "Equal Housing Lender" logo, and accurately calculated APRs.

Free speech, with disclosure rules.

I think what bank regulatory compliance needs is a good T-Shirt slogan.

Officers everywhere would wear them everywhere they go, not just as night-shirts to bed. They would also be popular with other bank employees who are strongly supportive of compliance (which is great many).

Soon they would spread to bank customers and all kinds of regular people.

OK, I'm optimistic. So I challenge all of you to come up with a great compliance T-Shirt slogan. Let's hear your ideas.

(Keep it clean and printable! ABA BJ's web editor has an itchy trigger finger on the "Delete Comment" button.)

About Nancy Derr-Castiglione

"Lucy and Nancy's Common Sense Compliance" is blogged by both Lucy Griffin and Nancy Derr-Castiglione, both ABA Banking Journal contributing editors on compliance.

Nancy, a Certified Regulatory Compliance Manager, is owner of D-C Compliance Services, an independent regulatory compliance consulting services business that has provided expertise in compliance training, monitoring, risk assessment, and policies and procedures to financial institutions since 2002.

Previously, Nancy held compliance positions with Bank One Corporation and with United Banks of Colorado.

In addition to serving as a Contributing Editor of ABA Banking Journal, Nancy has served on the ABA Compliance Executive Committee; National and Graduate Compliance Schools board; conference planning committees, and the Editorial Advisory Board for the ABA Bank Compliance magazine. She can be reached at nancycastiglione@comcast.net

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