

- (15) RETENTION PERIODS OF VARIOUS FINANCIAL RECORDS OF SAVINGS AND LOAN ASSOCIATIONS;
- (16) INTERNAL CONTROL PROCEDURES OF SAVINGS AND LOAN ASSOCIATIONS;
- (17) CHARTERING AND BRANCHING;
- (18) LIQUIDATIONS;
- (19) MERGERS;
- (20) CONVERSIONS;
- (21) REPORTS WHICH MAY BE REQUIRED BY THE DIRECTOR;
- (22) CONFLICTS OF INTEREST;
- (23) ACCOUNTING RULES;
- (24) ISSUANCE OF ORDERS;
- (25) REMOVAL OF DIRECTORS, OFFICERS, AND EMPLOYEES;
- (26) APPRAISALS AND APPRAISERS;
- (27) ADVERTISING; AND
- (28) ENFORCEMENT REMEDIES RELATING TO LIMITATIONS ON INTEREST RATES ON DEPOSITS.

(C) FURTHER SCOPE OF REGULATIONS.

THE REGULATIONS ADOPTED BY THE DIVISION DIRECTOR MAY INCLUDE REASONABLE REQUIREMENTS AND LIMITATIONS ON THE TYPES AND AMOUNTS OF INVESTMENTS, THE MANNER OF RAISING CAPITAL, AND THE NATURE AND AMOUNTS OF RESERVES, IRRESPECTIVE OF THEIR EFFECTS ON FREE ECONOMIC COMPETITION.

(D) REPORTS OF VIOLATIONS.

IF THE DIVISION DIRECTOR BELIEVES THAT A SAVINGS AND LOAN ASSOCIATION OR ANY OF ITS CONTROLLING PERSONS, DIRECTORS, OFFICERS, AGENTS, OR EMPLOYEES HAS VIOLATED ANY PROVISION OF THIS TITLE OR TITLE 9 THAT RELATES TO THE ASSOCIATION, THE DIVISION DIRECTOR IMMEDIATELY SHALL REPORT THE VIOLATION TO:

- (1) THE SECRETARY OF LICENSING AND REGULATION;
- (2) THE GOVERNOR; AND
- (3) THE ATTORNEY GENERAL, WHO SHALL TAKE THE APPROPRIATE STEPS TO INSTITUTE AN INVESTIGATION OR OTHER APPROPRIATE ACTION FOR THE VIOLATION.