**Section 381.20 Definitions**

Unless specified otherwise in this Part, the following terms shall have the following meanings:

"Bank" means, for purposes of this Part only, a State bank chartered under the Illinois Banking Act or a savings bank chartered under the Illinois Savings Bank Act.

"Division" means the Illinois Department of Financial and Professional Regulation, Division of Banking.

"Examination" means, except as otherwise stated in this Part, an examination conducted pursuant to Section 48(2) of the Illinois Banking Act or an examination conducted pursuant to Section 9004 of the Illinois Savings Bank Act.

"Examination" does not include any action the Division is authorized to take on an emergency basis.

"Examination report meeting" means the meeting, at which the Division provides any draft examination findings, with the bank's board of directors and/or the bank's management. The examination report meeting customarily takes place after the exit meeting.

"Exit meeting" means the meeting at which the Division shares the preliminary results of the examination with the bank's board of directors and/or the bank's management. The exit meeting customarily occurs upon completion of an examination's field work.

"Federal financial institution regulators" means the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve (including Federal Reserve Banks of Chicago and Saint Louis), and the United States Office of the Comptroller of the Currency.

"Final examination report" means the report of the examination issued by the Division upon completion of the Division examination review process and that is delivered to the bank's board of directors and/or the bank's management after the examination report meeting.