

# About the Companion Website, Other Search Options

## *The Companion Website*

Purchase of any title in NCLC's consumer law practice series includes free access to its companion website. Access remains free with continued subscription to that title. Frequently updated, NCLC companion websites offer the treatises' appendices plus hundreds of additional documents in PDF and Microsoft Word formats—pleadings, forms, statutes, regulations, agency interpretations, legislative and regulatory history, and much more—all easily located with flexible, powerful search tools. Documents can be electronically searched, printed, downloaded, and copy-pasted into a word processor.

## Accessing the Companion Website

One-time registration is required to access NCLC companion websites. Once registered, users logging in are granted access to all websites they are authorized to use, with only one username and password required.

**Subscribers do not need to register more than once.**<sup>1</sup> Subscribers purchasing additional NCLC titles are automatically given access to the new websites under their existing username and password. Registering a second time with the same registration number overrides a prior username and password.

To register, go to [www.nclc.org/webaccess](http://www.nclc.org/webaccess), and click “New users click here to register.” Enter the Companion Website Registration Number found on the packing statement or invoice accompanying this publication.<sup>2</sup> Then enter the requested information and click Enter. An email address may be used for the username or a different username may be chosen.

Once registered, go to [www.nclc.org/webaccess](http://www.nclc.org/webaccess), enter your username and password, and select the desired companion website from the list of authorized sites.

Libraries and others subscribing to the entire 18-volume set can arrange “IP access” so that a username and password are *not* required. Email [publications@nclc.org](mailto:publications@nclc.org) with a list or range of static IP addresses for which access should be permitted *without* the need to enter a username and password.

We encourage users who find mistakes to notify us using the “Report Errors” button, on the left toolbar. Also on the left toolbar, users can click “My Account” to change personal information.

**Use of the companion websites with Internet Explorer requires Adobe Reader 7.0 or later or Adobe Acrobat 7.0 or later. Users of other browsers, or those experiencing problems with the websites, should download the latest version of the free Adobe Reader from Adobe's website at [www.adobe.com](http://www.adobe.com).** A link to Adobe's site is provided on the NCLC companion website login page.

## Locating Documents on the Companion Website

The companion website provides three options to locate documents.

**1. The search page** (the home page) offers keyword searches to find documents—either full-text searches of all documents on the website or of only the documents' titles.

- Narrow the search to documents of a certain type (such as federal statutes or pleadings) by making a selection from the “Document Type” menu, and then perform a full text or document title search.
- If unsure of a keyword's spelling, type the first few letters and click “See choices.”
- To locate a specific appendix section, select the appendix section number (e.g., A.2.3) or a partial identifier (e.g., A) in the search page's “Appendix” drop-down fields.
- Click Search Hints for a quick reference to special search operators, wildcards, shortcuts, and complex searches. Read this closely, as syntax and search operators may be slightly different from those of other websites.

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<sup>1</sup> If all your subscriptions to NCLC treatises are allowed to lapse, your account may be deleted; if this happens, you must re-register if you subsequently purchase a book.

<sup>2</sup> If you cannot locate this number, contact NCLC Publications at (617) 542-9595 or [publications@nclc.org](mailto:publications@nclc.org).

**2. The contents page** (click on the “Contents” tab at the top of the page) is a traditional “branching” table of contents. Click a branch to expand it into a list of sub-branches or documents. Each document appears once on this contents tree.

**3. The pleading finder page** (click on the “Pleading Finder” tab at the top of the page, *if available*) allows pleadings to be located using one or more menus, such as “Type of Pleading” or “Subject.” **Select more than one item from a menu, or deselect items, by holding the Ctrl key while clicking.** For example, make one selection from “Type of Pleading-General,” one from “Subject,” and three from “Legal Claims” to locate all pleadings of that type and subject that contain one or more of the three legal claims selected. If this search produces insufficient results, simply broaden the search by deselecting “Subject” and/or “Legal Claims” to find pleadings of that type in any subject area or based upon any legal claim. This page also includes optional fields to specify terms to be found in the documents’ text or titles, to further narrow search results.

**Additional software, related websites, and other information** can be located by clicking on links found at the left hand toolbar or on the “Search” page. These links bring you to credit math software, search tips, other websites, tables of contents and indices of all NCLC publications, and other practice aids. Some companion websites have “Software” or “Links” tabs at the top of the page, where this material may also be found.

### **Finding Word Versions of Website Documents**

All documents on the website are in PDF format, and can be copied and pasted into a word processor. Pleadings and certain other documents also are available in Word format, facilitating the opening of entire documents in a word processor. After opening the selected PDF file, click at the top of the page on “Word Version, if available.” If a Word version is listed as available, click “DOC Download Document” to save the Word file to your computer.

### **Documents Found on the Website**

The companion website to *Consumer Banking and Payments Law* contains relevant UCC provisions and comments and federal legislation, regulations and program information regarding Check 21, EFTA, the FTC Telemarketing Rule, Electronic Benefit Transfers, EFT 99, Direct Express, and other electronic payment of government benefits. Also included on the website are the E-Sign Act and materials on state law relating to electronic signatures. A number of sample pleadings relate to bounce checks, overdraft poli-

cies, debit card holds, telechecks, check guaranty companies, gift cards, and garnishment and set-off of bank accounts.

### ***Locating Topics in This Treatise***

Go to [www.nclc.org/keyword](http://www.nclc.org/keyword) to electronically search the full text of every chapter and appendix of this title’s main volume and supplement. While the chapters’ complete text is not available online, this web-based search engine specifies each page of this title where a word or phrase is found. Select this title, enter a search term or combination of search terms—such as a case name, a regulation cite, or other keywords—and the page numbers containing those terms are listed. Search results are shown with the surrounding text (“hits in context”), facilitating selection of the most relevant pages.

### ***Locating Topics in Other NCLC Manuals or NCLC REPORTS***

The full text of all NCLC treatises and supplements, *NCLC REPORTS*, and other publications can be electronically searched to locate relevant topics as described above. Go to [www.nclc.org/keyword](http://www.nclc.org/keyword), and enter a search term or combination of search terms in a similar fashion to performing a keyword search on one title.

Current tables of contents, indices, and other information for all NCLC titles can be found at [www.nclc.org/shop](http://www.nclc.org/shop). Click *Publications for Lawyers* and scroll down to the book you want. The PDF documents found there can be quickly searched for a word or phrase.

The Quick Reference at the back of this volume lets you pinpoint the correct treatise and treatise sections or appendices that discuss over 1000 different subject areas. These subject areas are listed in alphabetical order and can also be electronically searched at [www.nclc.org/qr](http://www.nclc.org/qr).

### ***Finding Pleadings***

Pleadings relating to this title are found in PDF and Word format on the companion website; search options are discussed above at “Locating Documents on the Website.” Over 2000 pleadings are also available at NCLC’s *Consumer Law Pleadings* website using the same search techniques discussed above. Pleadings can also be located using *Consumer Law Pleadings’* index guide, which organizes pleadings by type, subject area, legal claim, title, and other categories identical to those on the website.