

RESCINDED

OCC Bulletin 2021-35 | August 5, 2021

Community Reinvestment Act, Fair Housing Act, and Equal Credit Opportunity Act: OCC Contact Information for Certain Notices and Posters

Replaced - See OCC 2025-6

To

Chief Executive Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties

Summary

This bulletin informs national banks, federal savings associations, and federal branches and agencies of foreign banking organizations (collectively, banks) of the appropriate names and addresses for notices required by the Community Reinvestment Act (CRA) and Equal Credit Opportunity Act, and for posters under the

Fair Housing Act. Banks should make the appropriate changes to their notices and posters, if necessary, within 90 days of this bulletin's date of issuance.

Rescission

This bulletin rescinds OCC Bulletin 2011-41, "Community Reinvestment Act Notices, Fair Housing Act Posters, Equal Credit Opportunity Act Notices: Guidance."

Note for Community Banks

This bulletin applies to community banks. The CRA information applies to community banks subject to the CRA.

Community Reinvestment Act—Public Notice by Banks

12 CFR 25.30 requires banks to provide the public with the notice set forth in 12 CFR 25, appendix B.

The CRA public notices must include the physical address of the appropriate Office of the Comptroller of the Currency (OCC) supervisory office and an email address for purposes of informing the public how to (1) obtain a list of banks that are scheduled for CRA examination each quarter, (2) obtain an announcement of bank applications covered by the CRA filed with the OCC, or (3) send written comments about the needs and opportunities in any of the bank's assessment areas.

The email address for all banks is CRAComments@occ.treas.gov.

Addresses of OCC supervisory offices are:

Large Bank Supervision

Deputy Comptroller

Large Bank Supervision

Midsize Bank Supervision

Deputy Comptroller

Midsize Bank Supervision

Office of the Comptroller of the
Currency
400 7th St. SW
Washington, DC 20219

Office of the Comptroller of the
Currency
400 7th St. SW
Washington, DC 20219

Central District

Deputy Comptroller

Central District

Office of the Comptroller of the
Currency

425 S. Financial Place, Suite 1700

Chicago, IL 60605

Northeastern District

Deputy Comptroller

Northeastern District

Office of the Comptroller of the
Currency

340 Madison Ave., Fifth Floor

New York, NY 10173-0002

Southern District

Deputy Comptroller

Southern District

Office of the Comptroller of the
Currency

500 N. Akard St., Suite 1600

Dallas, TX 75201

Western District

Deputy Comptroller

Western District

Office of the Comptroller of the
Currency

1050 17th St., Suite 1500

Denver, CO 80265

Fair Housing Act—Posters

Banks must post and maintain fair housing posters at all of their places of business that participate in the activities subject to the Fair Housing Act.¹ Federal savings associations are required to include in their posters a statement directing persons who believe that they have been discriminated against to send a complaint to the Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Department of

Housing and Urban Development, Washington, DC 20410; and to the appropriate federal regulator.^{[2](#)}

Banks should use the following address in their Fair Housing Act posters:

Office of the Comptroller of the Currency
Customer Assistance Group
P. O. Box 53570
Houston, TX 77052

Regulation B—Equal Credit Opportunity Act Notice

Banks with \$10 billion or less in assets must provide a notice that is substantially similar to the following statement:^{[3](#)}

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Office of the Comptroller of the Currency
Customer Assistance Group
P. O. Box 53570
Houston, TX 77052

Banks with more than \$10 billion in assets must provide a notice that is substantially similar to the following statement:^{[4](#)}

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex,

marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Consumer Financial Protection Bureau
1700 G St. NW
Washington, DC 20006

Further Information

Please contact your supervisory office or call Compliance Risk Policy at (202) 649-5470.

Grovetta N. Gardineer
Senior Deputy Comptroller for Bank Supervision Policy

¹ Refer to 24 CFR 110.10(c).

² Refer to 12 CFR 128.5(b).

³ Refer to 12 CFR 1002.9(b)(1).

⁴ The [Consumer Financial Protection Bureau](#) administers ECOA compliance for banks with more than \$10 billion in assets.

Topic(s): ■ [COMMUNITY REINVESTMENT ACT \(CRA\)](#) ■ [COMPLIANCE](#)