

Terence W. Culler
Director for Retail Credit Risk Policy

Terence W. Culler is the Director for Retail Credit Risk Policy at the Office of the Comptroller of the Currency (OCC).

In this role, Mr. Culler manages the team responsible for developing, communicating, and interpreting policies for the OCC's supervision of retail credit lending at national banks and federal savings associations. He represents the OCC as a retail credit subject matter expert in industry and interagency forums. Mr. Culler serves as the chairperson of the OCC's National Retail Risk Committee, which advises the National Risk Committee on retail lending risks and trends in the federal banking system. He began serving in this role in January 2022.

Before being named Director for Retail Credit Risk Policy, Mr. Culler served as the Team Lead for Retail and Commercial Credit in Large Bank Supervision at Capital One. Before that, he served in various supervision roles within Large Bank Supervision and Midsize and Community Bank Supervision. He also served as Acting Deputy Comptroller for Credit Risk Policy from July 2022 to December 2022.

Mr. Culler began his OCC career in 2005. He was commissioned as a National Bank Examiner in 2010 and attained the Federal Thrift Regulator certification in 2013. Mr. Culler is a graduate of Lincoln University of Missouri with a bachelor's degree in business administration, concentration in finance.

