

Appendix B: OCC Policy Guidance Applicable to FSAs

Previously rescinded document type	Previously rescinded OTS document number	Title	OCC document Link	Comments
CEO Letter	319	Tenant Protection During Foreclosure, "Helping Families Save Their Homes Act of 2009"	Comptroller's Handbook, Consumer Compliance, "Protecting Tenants at Foreclosure Act of 2009"	OTS did not issue an Examination Handbook or a Program section addressing the Protecting Tenants at Foreclosure Act of 2009. Therefore, the OCC document listed is now applicable to FSAs.
None	None	None	OCC Advisory Letter 2000-7, "Abusive Lending Practices"	OTS did not issue guidance addressing abusive lending practices that may involve violations of fair lending and other consumer protection laws and regulations. Therefore, the OCC document listed is now applicable to FSAs.
None	None	None	OCC Advisory Letter 2003-2, "Guidelines for National Banks to Guard Against Predatory and Abusive Lending Practices"	OTS did not issue guidance providing examples of what types of lending practices may be considered abusive and how FSAs can avoid engaging in such practices. Therefore, the OCC document listed is now applicable to FSAs.
None	None	None	OCC Advisory Letter 2003-3, "Avoiding Predatory and Abusive Lending Practices in Brokered and Purchased Loans"	OTS did not issue guidance to alert FSAs and their operating subsidiaries to the risks they may confront if they make loans through brokers or obtain loans through purchase transactions that contain terms or reflect practices that may be characterized as abusive or "predatory." Therefore, the OCC document listed is now applicable to FSAs.
None	None	None	OCC Bulletin 2007-40, "Limitations on Terms of Consumer Credit Extended to Military Service Members and Dependents: Department of Defense Final Rule"	OTS did not issue guidance addressing the applicability of the John Warner National Defense Authorization Act for Fiscal Year 2007, section 670, "Limitations on Terms of Consumer Credit Extended to Service Members and Dependents" to FSAs. Therefore, the OCC document listed is now applicable to FSAs.