



# RESCINDED

OCC 2004-21

**Subject: Compliance Software**  
**Date: May 12, 2004**

**To: Chief Executive Officers and Compliance  
Officers of all National Banks, Department and  
Division Heads, and All Examining Personnel**

**Description: Release of APRWIN 6.0 and APY 2.0**

Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

[forms/tools/consumer-protection/apywin-software.html](http://forms/tools/consumer-protection/apywin-software.html).

APRWIN is a useful tool for calculating the Annual Percentage Rate and reimbursement adjustments as required by the Truth in Lending Act (TILA). APY is a useful tool for calculating the Annual Percentage Yield required by the Truth in Savings Act.

The OCC developed the APRWIN and APY computer programs to assist national bank examiners in evaluating compliance with the TILA and the Truth In Savings Act. The OCC has made the programs available to the industry and the general public. As with other software that you use, the OCC recommends that you test them in your computer environment to ensure their accuracy in making calculations that comply with the TILA and the Truth In Savings Act.

Should you have questions or encounter problems with the software, please send an e-mail to [APR-APY.assistance@occ.treas.gov](mailto:APR-APY.assistance@occ.treas.gov) [mailto:APR-APY.assistance@occ.treas.gov]. Questions about the TILA and the Truth In Savings Act should be directed to your supervisory office or the Compliance Division at (202) 874-4428.

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