



# RESCINDED

OCC BULLETIN 2015-13

**Subject: Deposit-Related Consumer Credit**  
**Date: February 11, 2015**

**To: Chief Executive Officers of All National  
Banks and Federal Savings Associations,  
Department and Division Heads, All Examining  
Other Interested Parties**

Replaced-See OCC 2015-17

**Description: Revised Comptroller's Handbook Booklet**

## Summary

The Office of the Comptroller of the Currency (OCC) issued today the "Deposit-Related Consumer Credit" booklet of the *Comptroller's Handbook*. This booklet replaces the "Check Credit" booklet issued in March 1990 and provides updated guidance and examination procedures that OCC examiners will use to assess a bank's deposit-related consumer credit activities.

### Note for Community Banks

The "Deposit-Related Consumer Credit" booklet is applicable to examinations of all OCC-regulated institutions that provide deposit-related consumer credit products and services.

## Highlights

The OCC's "Deposit-Related Consumer Credit" booklet incorporates updated guidance on

- additional products, including overdraft protection services and deposit advance products.
- selection of third-party organizations and due diligence for deposit-related consumer credit products.
- appropriate capital for deposit-related consumer credit activities.

For further information, please contact Robert Piepergerdes, Director for Retail Credit Risk, at (202) 649-6220.

Jennifer C. Kelly  
Senior Deputy Comptroller and Chief National Bank Examiner

## Related Link

- ["Deposit-Related Consumer Credit" \(PDF\)](#)