OCC BULLETIN 2015-17

Subject: Deposit-Related Credit
Date: March 6, 2015

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

Description: Revised Comptroller’s Handbook Booklet

Summary

The Office of the Comptroller of the Currency (OCC) issued today the "Deposit-Related Credit" booklet of the Comptroller’s Handbook. This booklet replaces and clarifies the "Deposit-Related Consumer Credit" booklet issued February 11, 2015. The "Deposit-Related Credit" booklet references relevant supervisory guidance and includes examination procedures that OCC examiners use to assess a bank’s deposit-related credit products and services.

This Comptroller’s Handbook booklet is intended as a summary restatement of existing laws, regulations, and policies applicable to deposit-related credit products and services. Examiners and members of the public may use this booklet as reference for obtaining an overview of the topic. Nothing in this booklet should be interpreted as changing existing OCC policy.

Note for Community Banks

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

Highlights

The OCC's "Deposit-Related Credit" booklet addresses

- check credit products and services.
- overdraft protection services.
- deposit advance products.
- risk management of third-party relationships involving these products and services.

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