



RESCINDED

OCC BULLETIN 2017-40

Subject: Community Reinvestment Act
Date: October 12, 2017

**To: Chief Executive Officers of All National
Banks and Federal Savings Associations,
Federal Branches and Agencies, Department and
Division Heads, District Counsels, and All
Examining Personnel**

Replaced-See OCC 2018-23

**Description: Impact of Evidence of Discriminatory or Other Illegal Credit Practices on
Community Reinvestment Act Ratings**

Summary

The Office of the Comptroller of the Currency (OCC) is issuing this bulletin to make public *Policies and Procedures Manual* (PPM) 5000-43, which sets the OCC's policy and framework for determining the effect of evidence of discriminatory or other illegal credit practices on the Community Reinvestment Act (CRA) rating of a national bank, federal savings association, or federal branch.

Note for Community Banks

The OCC applies the policy and framework set forth in PPM 5000-43 to all OCC-supervised banks that are subject to the CRA, including community banks.

Further Information

Please contact Vonda Eanes, Director for CRA and Fair Lending Policy, at (202) 649-5470.

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Related Link

- [PPM 5000-43, "Impact of Evidence of Discriminatory or Other Illegal Credit Practices on Community Reinvestment Act Ratings" \(PDF\)](#)