

RESCINDED

Replaced-See OCC 2020-14

OCC Bulletin 2018-28 | September 12, 2018

Deposit-Related Credit: Updated Comptroller's Handbook Booklet

Summary

The Office of the Comptroller of the Currency (OCC) issued today the updated "Deposit-Related Credit" booklet of the *Comptroller's Handbook*.

Rescissions

The updated "Deposit-Related Credit" booklet replaces the booklet of the same title issued in March 2015. Also replaced is OCC Bulletin 2015-17, "Deposit-Related Credit: Revised Comptroller's Handbook Booklet."

Note for Community Banks

The "Deposit-Related Credit" booklet applies to examinations of all national banks and federal savings associations engaged in deposit-related credit.

To

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

Highlights

The updated booklet

- provides general guidance on the risks associated with deposit-related credit products, such as check credit, overdraft protection, and deposit advance products.
- includes updates due to the rescission of OCC Bulletin 2013-40, "Deposit Advance Products: Final Supervisory Guidance," and the issuance of OCC Bulletin 2018-14, "Installment Lending: Core Lending Principles for Short-Term, Small-Dollar Installment Lending."
- provides information regarding the Military Lending Act as implemented by the U.S. Department of Defense's 32 CFR 232.
- incorporates references for OCC Bulletin 2017-21, "Third-Party Relationships: Frequently Asked Questions to Supplement OCC Bulletin 2013-29," and OCC Bulletin 2017-43, "New, Modified, or Expanded Bank Products and Services: Risk Management Principles."
- incorporates the prohibition in the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 against unfair, deceptive, or abusive acts or practices.

Refer to the "Table of Updates Since Publication" in the booklet for a full listing of updates.

Further Information

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Related Links

- [“Deposit-Related Credit” \(PDF\)](#)

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