

Appendix A: Rescinded Issuances – Outdated or Replaced

This appendix lists rescinded issuances that are outdated or replaced.

Issuance	Reason rescinded	Comments
Advisory Letter 1995-2, "Bank Purchases of Life Insurance"	Outdated	
Advisory Letter 1996-7, "Credit Card Preapproved Solicitations"	Outdated	For more recent information, refer to the "Retail Lending" and "Credit Card Lending" booklets of the <i>Comptroller's Handbook</i> .
Advisory Letter 1997-1, "Home Mortgage Disclosure Act Reporting of Data"	Outdated	
Advisory Letter 1997-7, "Affordable Mortgage Portfolios"	Outdated	For more recent information, refer to the "Residential Real Estate Lending" booklet of the <i>Comptroller's Handbook</i> .
Advisory Letter 1998-15, "Real Estate Settlement Procedures Act (RESPA), Escrow Accounts"	Outdated	For more recent information, refer to the "Real Estate Settlement Procedures Act" booklet of the <i>Comptroller's Handbook</i> .
Advisory Letter 1998-16, "Accuracy of Community Reinvestment Act Data in Large Banks"	Outdated	
Advisory Letter 1999-3, "Fair Credit Reporting Act"	Outdated	For more recent information, refer to OCC Bulletin 2008-28, "Fair Credit Reporting Act (FCRA): Additions to FCRA Examination Procedures."
Advisory Letter 2002-8, "U.S. Department of Treasury FinCEN Patriot Act Communication System (PACS)"	Outdated	
Advisory Letter 2003-10, "Risk Management of Wireless Networks"	Outdated	For more recent information, refer to the Federal Financial Institutions Examination Council (<i>FFIEC</i>) <i>Information Technology Examination Handbook</i> booklet "Information Security."
Advisory Letter 2004-6, "Payroll Card Systems"	Outdated	For more recent information, refer to the interagency Electronic Fund Transfer Act examination procedures attached to OCC Bulletin 2019-16, "Consumer Compliance: Revised Interagency Examination Procedures."
Advisory Letter 2004-11, "Electronic Consumer Disclosures and Notices"	Outdated	For more recent information, refer to the "Depository Services" booklet of the <i>Comptroller's Handbook</i> .
Banking Circular 57, "Bank Holding Company Affiliates"	Outdated	
<i>Comptroller's Handbook</i> booklet, "Other Consumer Protection Laws and Regulations," "Branch Closings" section	Outdated	For more recent information, refer to the "Branch Closings" booklet of the <i>Comptroller's Licensing Manual</i> .

Comptroller's Handbook booklet, "Other Consumer Protection Laws and Regulations," "Credit Practices Rule" section	Outdated	For more recent information, refer to OCC Bulletin 2014-42, "Credit Practices Rules: Interagency Guidance Regarding Unfair or Deceptive Credit Practices."
OCC Bulletin 1998-47, "Debt Collection Improvement Act of 1996: Message to Bankers/Examiners"	Outdated	
OCC Bulletin 1999-17, "Joint Ownership Accounts and Revocable Trust (Payable-on-Death) Accounts: Message to Bankers and Examiners"	Outdated	
OCC Bulletin 2000-25, "Privacy Laws and Regulations: Summary of Requirements"	Outdated	For more recent information, refer to booklets in the <i>Consumer Compliance</i> series of the <i>Comptroller's Handbook</i> .
OCC Bulletin 2001-7, "Anti-Money-Laundering Guidance: Basel Committee Consultative Paper"	Outdated	
OCC Bulletin 2001-51, "Privacy of Consumer Financial Information: Small Bank Compliance Guide"	Outdated	For more recent information, refer to the "Privacy of Consumer Financial Information" booklet of the <i>Comptroller's Handbook</i> .
OCC Bulletin 2002-27, "Homeownership Counseling: Notice of Statutory Requirement"	Outdated	
OCC Bulletin 2002-47, "Bank Secrecy Act/Anti-Money Laundering: Notice of Designation – Designation of Nauru and Ukraine as Primary Money Laundering Concerns"	Outdated	
OCC Bulletin 2004-1, "Bank Secrecy Act/Anti-Money Laundering (BSA/AML): Notice of Expiration of Conditional Exception to BSA Regulations Related to Order for Transmittals of Funds by Financial Institutions"	Outdated	
OCC Bulletin 2006-6, "Community Reinvestment Act: Hurricanes Katrina and Rita"	Outdated	
OCC Bulletin 2006-25, "Flood Disaster Protection Act: Revised Standard Flood Hazard Determination Form"	Outdated	
OCC Bulletin 2006-37, "Telephone Consumer Protection Act: Do-Not-Call List Requirements"	Replaced	Replaced by the "Other Consumer Protection Laws and Regulations" booklet of the <i>Comptroller's Handbook</i> .
OCC Bulletin 2007-9, "Daylight Savings Time Change: Risk Management Guidance"	Outdated	
OCC Bulletin 2007-12, "Bank Secrecy Act/ Anti-Money Laundering: Notification of Revised Suspicious Activity Report by Depository Institutions (SAR-DI)"	Outdated	
OCC Bulletin 2007-17, "Bank Secrecy Act/Anti-Money Laundering: Notification of Delay in the Implementation of Revised Suspicious Activity Report by Deposit Institutions (SAR-DI)"	Outdated	

OCC Bulletin 2008-14, "Bank Secrecy Act/Anti-Money Laundering: Guidance to Financial Institutions on the Money Laundering Threat Involving the Turkish Cypriot-Administered Area of Cyprus"	Outdated	
OCC Bulletin 2008-15, "Bank Secrecy Act/Anti-Money Laundering: Guidance to Financial Institutions on the Money Laundering Threat Involving the Republic of Uzbekistan"	Outdated	
OCC Bulletin 2008-24, "Community Reinvestment Act: Hurricanes Katrina and Rita"	Outdated	
OCC Bulletin 2009-11, "Other-than-Temporary Impairment Accounting: OCC Advisory on Financial Accounting Standards Board Changes"	Outdated	For more recent information, refer to the <i>Bank Accounting Advisory Series</i> and the FFIEC call report glossary.
OCC Bulletin 2010-40, "Flood Insurance: Preferred Risk Policies Eligible for Use After Remapping"	Outdated	
OCC Bulletin 2010-45, "Small Business Lending: Small Business Lending Fund Program and Underwriting Standards"	Outdated	
OCC Bulletin 2011-1, "S.A.F.E. Act Mortgage Loan Originator Registration Requirements: Notice of Registration Period"	Outdated	
OCC Bulletin 2011-6, "S.A.F.E. Act Mortgage Loan Originator Registration Requirements: Notice of Initial Registration Period"	Outdated	
OCC Bulletin 2011-7, "Bank Secrecy Act/Anti-money Laundering: Spanish Translation of the 2010 Bank Secrecy Act/Anti-Money Laundering Examination Manual"	Outdated	Refer to the FFIEC website for the current Spanish translation of the <i>FFIEC BSA/AML Examination Manual</i> .
OCC Bulletin 2011-25, "Regulation CC and Regulation Q: Dodd-Frank Wall Street Reform and Consumer Protection Act-Regulations CC and Q"	Outdated	
OCC Bulletin 2012-8, "Community Reinvestment Act Consideration for Gulf Coast Disaster Area Activities: Extension of Deadline"	Outdated	
OCC Bulletin 2012-37, "Servicemembers Civil Relief Act: Extension of Time Period for Certain Protections"	Outdated	
OCC Bulletin 2014-31, "Community Reinvestment Act: Outlook Live Webinar on Interagency Questions and Answers Regarding Community Reinvestment"	Outdated	
OCC Bulletin 2014-54, "Notice of EGRPRA Outreach Meeting in Los Angeles, Calif."	Outdated	
OCC Bulletin 2015-1, "EGRPRA: Notice of EGRPRA Outreach Meeting in Dallas, Texas"	Outdated	
OCC Bulletin 2015-21, "Servicemembers Civil Relief Act: Extension of Time Period for Certain Protections"	Outdated	
OCC Bulletin 2015-24, "Notice of EGRPRA Outreach Meeting in Boston, Mass."	Outdated	

OCC Bulletin 2015-32, "EGRPRA: Notice of EGRPRA Outreach Meeting in Kansas City, Mo."	Outdated	
OCC Bulletin 2015-37, "EGRPRA: Notice of EGRPRA Outreach Meeting in Chicago, Ill."	Outdated	
OCC Bulletin 2015-45, "EGRPRA: Notice of EGRPRA Outreach Meeting in Washington, D.C., Area"	Outdated	
OCC Bulletin 2016-20, "Servicemembers Civil Relief Act: Extension of Time Period for Certain Protections"	Outdated	
OCC Bulletin 2016-35, "Flood Disaster: Temporary Real Estate Appraisal Exceptions in Louisiana Parishes Declared to Be in a Major Disaster Area"	Outdated	
OCC Bulletin 2016-43, "Office of the Comptroller of the Currency Fees and Assessments: Calendar Year 2017 Fees and Assessments Structure"	Outdated	
OCC Bulletin 2017-13, "Consolidated Reports of Condition and Income: Webinar on Federal Financial Institutions Examination Council's Streamlined Call Report"	Outdated	
OTS CEO Memo 109, "Transactional Websites"	Outdated	
OTS CEO Memo 258, "Notification Requirements for Certain Activities"	Outdated	For more recent information, refer to the <i>Comptroller's Licensing Manual</i> .
OTS CEO Memo 276, "Home Equity Line of Credit Account Management Guidance"	Outdated	For more recent information, refer to OCC Bulletin 2005-22, "Home Equity Lending: Credit Risk Management Guidance," and the "Residential Real Estate Lending" booklet of the <i>Comptroller's Handbook</i> .
OTS CEO Memo 321, "'No Interest, No Payment' Credit Card Programs"	Outdated	For more recent information, refer to the "Credit Card Lending" booklet of the <i>Comptroller's Handbook</i> .
<i>OTS Examination Handbook</i> section 208, "Real Estate Appraisal"	Replaced	Replaced by the <i>Asset Quality</i> series of the <i>Comptroller's Handbook</i> ; OCC Bulletin 2018-39, "Appraisals and Evaluations of Real Estate: Frequently Asked Questions"; and OCC Bulletin 2010-42, "Sound Practices for Appraisals and Evaluations: Interagency Appraisal and Evaluation Guidelines."
<i>OTS Examination Handbook</i> section 1315, "OTS Mortgage Regulations"	Replaced	Replaced by the "Truth in Lending Act" booklet of the <i>Comptroller's Handbook</i> .
OTS Regulatory Bulletin 20a, "Investigation of Applicants Proposing to Directly or Indirectly Acquire Control of or to Exercise Control or a Controlling Influence Over OTS Regulated Savings Institutions and Savings and Loan Holding Companies"	Replaced	Replaced by the "Background Investigations" booklet of the <i>Comptroller's Licensing Manual</i> .

OTS Regulatory Bulletin 28, "Issuance of Certificates of Corporate Existence"	Outdated	For more recent information, refer to Freedom of Information Act information on the OCC's website.
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