MEMORANDUM

Comptroller of the Currency
Administrator of National Banks

Washington, DC  20219

October 1996

To:  All Chief Executive Officers of National Banks and All Examining Personnel

The enclosed booklet, “Fair Credit Reporting” is part of an ongoing revision of the Comptroller’s Handbook for Compliance (September 1991) and An Examiner’s Guide to Consumer Compliance (Guide) (January 1993). It is part of the 13-booklet series making up the Comptroller’s Handbook – Consumer Compliance Examination. The “Fair Credit Reporting” booklet updates and replaces the section of the same name in the Guide and the Comptroller’s Handbook for Compliance, and examiners will begin using it upon receipt. No issuances are rescinded as a result of this publication.

If you have any questions, please call the Compliance Management Department, (202) 874-4428. Questions about materials in the booklets may also be directed to the following Internet address: Consumer.Handbook@occ.treas.gov. Examiners may send E-mail comments to the OCC.ConsumerHandbook conference board.

To order more copies of these booklets, please send your request and $1.50 for each booklet to the Comptroller of the Currency, PO Box 70004, Chicago, IL 60673-0004. To subscribe to receive all of the new consumer compliance examination booklets, please send your request and $60 to the Chicago address above.