



bankers' compliance group®

OCC Changes Address for CRA, FHA and ECOA Notices; Action Required by November 4

National banks, federal savings associations, and federal branches and agencies of foreign banking organizations (collectively, "OCC-supervised institutions") must list the OCC's address in their Community Reinvestment Act (CRA) public notice, the Equal Credit Opportunity Act (ECOA) notice within their adverse action notices, and their Fair Housing Act (FHA) poster. On August 5, 2021, the OCC issued Bulletin 2021-35, in which it announced new addresses for these notices and posters, and instructed banks to update their notices and posters within 90 days of the Bulletin's date of issuance, which is November 4, 2021. Although the OCC did not say so in this Bulletin, OCC-supervised institutions should also update their California Fair Lending/Holden Act notice and poster.

CRA Public Notice. All banks must post its CRA public notice in its main office and any branch office. In this notice, OCC-supervised institutions list the address of the Deputy Comptroller of the district in which the institution is located, which for California-based banks, is the OCC's Western District Office. Bulletin 2021-35 announces the following new address for the Western District Office:

**Deputy Comptroller
Western District
Office of the Comptroller of the Currency
1050 17th St., Suite 1500
Denver, CO 80265**

Large and midsize banks are to list a different address for the OCC. Refer to the Bulletin for those other addresses. Refer to Section X.F. of BCG Standard Procedures Manual #15, *Community Reinvestment Act*, for more information on the CRA public notice.

ECOA Notice. Creditors must include the "ECOA Notice" in their adverse action notices. In that ECOA Notice, creditors notify applicants of how ECOA prohibits them from discriminating on a prohibited basis, identifies the federal agency that supervises the creditor, and lists that agency's address. OCC-supervised institutions with less than \$10 billion in assets list the OCC; institutions with more than \$10 billion in assets list the CFPB. According to the Bulletin, here is the new address OCC-supervised institutions with less than \$10 billion in assets should list in their ECOA Notice:

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**Office of the Comptroller of the Currency
Customer Assistance Group
P. O. Box 53570
Houston, TX 77052**

The Bulletin did not change the CFPB's address. Refer to Part One, Section VIII.D.3.b. of BCG Standard Procedures Manual #6, *Equal Credit Opportunity Act & Regulation B and Fair Credit Reporting Act*, for more information on the ECOA Notice.

Fair Housing Act Poster. OCC-supervised institutions must post an "Equal Housing Lending Poster," which lists the OCC's address. According to this Bulletin, the new address for this poster is the following (which is the same as the one for the ECOA Notice):

**Office of the Comptroller of the Currency
Customer Assistance Group
P. O. Box 53570
Houston, TX 77052**

Refer to Section III.B. of BCG Standard Procedures Manual #8, *Mortgage Lending Compliance*, for more information on the FHA posters.

California Fair Lending/Holden Act Notice & Poster. The California Holden Act requires certain lenders to provide a Fair Lending Notice to applicants and post that notice as a lobby poster. In that notice/poster, creditors must include the address of the agency where complaints may be filed and where questions may be asked. Practical experience indicates that OCC-supervised institutions should list the OCC Customer Assistance Group's address. As the OCC is now changing that address in this Bulletin, OCC-supervised institutions should list that new address in their Fair Lending Notice (and poster) as well. Again, the new address is:

**Office of the Comptroller of the Currency
Customer Assistance Group
P. O. Box 53570
Houston, TX 77052**

Refer to Section XIV.G. of BCG Standard Procedures Manual #8, *Mortgage Lending Compliance*, for more information on the Holden Act.

Contact Stephanie Shea at SShea@ABLAWYERS.COM with questions on these notices and posters.