



**OCC PUBLISHES UPDATED AGENCY CONTACT INFORMATION FOR CRA, ECOA,  
AND FHA POSTERS AND NOTICES\***

The OCC published Bulletin 2025-6 on April 8, 2025, in which the agency informed the institutions it supervises of the updated OCC contact names and addresses for notices required by the Community Reinvestment Act (CRA), Equal Credit Opportunity Act, and for posters required by the Fair Housing Act. As part of its announcement, the OCC rescinded OCC Bulletin 2021-35, *Community Reinvestment Act, Fair Housing Act, and Equal Credit Opportunity Act: OCC Contact Information for Certain Notices and Posters*.

**Community Reinvestment Act – Public Notice by Banks.** In its bulletin, the OCC explained that its regulation at 12 CFR 25.44 requires banks to provide the public with the notice set forth in 12 CFR 25, Appendix F. The OCC explained that the CRA public notices must include the physical address of the appropriate OCC supervisory office and an email address for purposes of informing the public how to: (i) obtain a list of banks that are scheduled for CRA examination each quarter; (ii) obtain an announcement of bank applications covered by the CRA filed with the OCC; or (iii) send written comments about the needs and opportunities in any of the bank's assessment areas. The OCC stated that the email address for all banks is **CRAComments@occ.treas.gov**. The OCC stated that the appropriate CRA contact addresses are as follows:

**Large Bank Supervision**

Deputy Comptroller  
Large Bank Supervision  
Office of the Comptroller of the Currency  
400 7th St. SW  
Washington, DC 20219

**Midsized and Trust Supervision**

Deputy Comptroller  
Midsized Bank Supervision  
Office of the Comptroller of the Currency  
400 7th St. SW  
Washington, DC 20219

**East Region**

Deputy Comptroller  
East Region  
Office of the Comptroller of the Currency  
7 Times Square, 10th Floor  
New York, NY 10036

**Midwest Region**

Deputy Comptroller  
Midwest Region  
Office of the Comptroller of the Currency  
1050 17th St., Suite 1500  
Denver, CO 80265

\* Janet Bonnefin is retired from the firm.

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**Northeast Region**

Deputy Comptroller  
Northeast Region  
Office of the Comptroller of the Currency  
7 Times Square, 10th Floor  
New York, NY 10036

**South Region**

Deputy Comptroller  
South Region  
Office of the Comptroller of the Currency  
1700 Pacific Ave., Suite 3600  
Dallas, TX 75201

**Southeast Region**

Deputy Comptroller  
Southeast Region  
Office of the Comptroller of the Currency  
1700 Pacific Ave., Suite 3600  
Dallas, TX 75201

**West Region**

Deputy Comptroller  
West Region  
Office of the Comptroller of the Currency  
1050 17th St., Suite 1500  
Denver, CO 80265

As a note, the Denver, Colorado physical address for CRA notices applicable to California institutions remains the same; however, the OCC revised the former reference from the "Western Region" to the above-stated "West Region."

**Fair Housing Act Posters.** In its bulletin, the OCC explained that, for purposes of the Fair Housing Act, institutions must post and maintain fair housing posters at all of their places of business that participate in activities subject to the Fair Housing Act. The OCC explained that federal savings associations are required to include in their posters a statement directing persons who believe that they have been discriminated against to send a complaint to the Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, Washington, DC 20410, and the appropriate federal regulator. The OCC's bulletin stated that supervised institutions should use the following address in their Fair Housing Act posters:

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

**Regulation B: Equal Credit Opportunity Act Notice.** In its bulletin, the OCC explained that institutions with \$10 billion or less in assets must provide a notice that is substantially similar to the following statement:

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

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

The OCC stated that institutions with more than \$10 billion in assets should provide a notice that is substantially similar to the following statement:

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Consumer Financial Protection Bureau  
1700 G St. NW  
Washington, DC 20552

In its bulletin, the OCC instructed institutions to make the appropriate changes to their notices and posters, if necessary, within 90 days of the bulletin's date of issuance. Because the bulletin was published on April 8, 2025, this means the OCC expects institutions to update their notices and posters, if necessary, by Monday, July 7, 2025. The OCC's Bulletin 2025-6 may be viewed at: <https://www.occ.treas.gov/news-issuances/bulletins/2025/bulletin-2025-6.html>.

For questions regarding these or other notices, contact Tricia Engelhardt at [TEngelhardt@ABLAWyers.com](mailto:TEngelhardt@ABLAWyers.com).