



OCC Contact Information for Certain Notices and Posters

The OCC issued a bulletin on April 8th, 2025, regarding certain name and address changes for notices required by the CRA and ECOA and for posters required by the FHA. The bulletin rescinded the OCC Bulletin 2021-35. We have listed the OCC changes below, as well as the related information for FDIC and Federal Reserve-regulated financial institutions, as most of our clients fall under the supervisory of the latter two.

CRA Public Notices:

Banks are required to include the address of the appropriate OCC supervisory office, which can be found [here](#), and the email address (CRAComments@occ.treas.gov) in their public notices to inform the public of how to:

- Obtain a list of banks that are scheduled for CRA examination each quarter
- Obtain an announcement of bank applications covered by the CRA filed with the OCC
- Send written comments about the needs and opportunities in any of the bank's assessment areas

FDIC Banks CRA Regional Contact List can be located [here](#).

Website: www.fdic.gov/regulations/cra

Federal Reserve Banks addresses can be located [here](#).

Website: <https://www.federalreserve.gov>

ECOA Notices:

Banks with \$10 billion or less in assets are required to provide a notice substantially similar to the one listed below:

"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"

FDIC Banks should use the following address:
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106.

Federal Reserve Banks should use the following address:
Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480.

Banks with more than \$10 billion in assets are required to provide a notice substantially similar to the one listed below:

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 20006

FHA Posters:

Banks are required to display and update fair housing posters at each place of business that participates in activities subject to the Fair Housing Act (FHA). Additionally, federal savings associations must include a statement directing individuals to send a complaint to the Assistant Secretary of Fair Housing and Equal Opportunity, the U.S. Department of Housing and Urban Development, and the appropriate federal regulator if they believe they have been discriminated against. The following address should be used in their FHA Posters:

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

FDIC Banks should use the following address:
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106
<https://ask.fdic.gov/fdicinformationandsupportcenter>

Federal Reserve Banks should use the following address:
Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480

The full bulletin can be located [here](#).

OCC-regulated banks must implement these changes within 90 days of the

bulletin's issuance (by July 7th, 2025). If you have any questions regarding this information or are interested in a branch signage review, please get in touch with us via inquiries@completecompli.com.

Complete Compliance, Inc. | [Email](#) | [Website](#) | [Newsletter](#) | [IT Newsletter](#) | (402) 939-6715

The foregoing Compliance Update is for informational purposes only and does not constitute legal advice

Complete Compliance Inc. | PO Box 201 | Omaha, NE 68010 US

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