

Transmittal

RESCINDED



Number: 013

The rescission of this Transmittal Letter does not address the status of the conveyed document. To determine the status of the conveyed document, please check with the original issuer of the document.

Attached are a news release, policy statement and related material issued jointly by the Office of Thrift Supervision, the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the Federal Reserve Board that address concerns over the availability of credit to sound

borrowers. The statement clarifies examination policies so that savings institutions and banks will clearly understand that their regulators do not want the availability of credit to sound borrowers to be adversely affected by supervisory policies or the industry's perception of them.

A handwritten signature in black ink, appearing to read 'Timothy Ryan'.

Director
Office of Thrift Supervision

Attachment