



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 No issuances are rescinded as a result of this publication.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.

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