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Office of the Comptroller of the Currency

Washington, DC 20219

January 21, 2022

This is in response to your Freedom of Information Act request dated October 20, 2021, received in my office on October 20, 2021.

You requested a copy of each Public Affairs Activity report during the period January 6, 2021 through January 8, 2021 and September 1, 2021 through October 19, 2021.

Your request has been granted. Please find the documents responsive to your request. If you have any questions, you can contact me at 202-649-7665.

Sincerely yours,

**Pauline Byrd**

Pauline Byrd

Disclosure Services  
Communications Division

#2022-00029-F

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
1/6/2021	Active	HudsonC	Charlotte Business Journal	Enforcement Actions	Requested OCC comment on termination of Wells Fargo consent order re: anti-money laundering.		Hubbard, Bryan
1/6/2021	Closed	PedersenB	American Banker	Fair Access	<p>Happy New Year! Hope your week has been smooth sailing. I wanted to reach out for a story we're planning to run around noon today digging through some of the public comments responding to the OCC's "fair access" proposal to see if the agency has any comment.</p> <p>Among the points the story raises, we include:</p> <ul style="list-style-type: none"> <li>- comments from bank trade groups claiming the proposal is unworkable/ overly burdensome, capricious, lacks legal authority, and could prevent banks from appropriately managing reputational risk</li> <li>- comment from non-bank interest groups, including manufacturers and credit collection agencies, praising the proposal</li> <li>- comments from environmental groups, who argued that climate change can and should be viewed as a kind of financial risk by banks.</li> </ul> <p>Does the OCC have any comment it would like to provide for this story?</p>	With the comment period closing on Monday, we are reviewing and considering all the stakeholders' comments as we develop a final rule.	Hubbard, Bryan
1/6/2021	Closed	Collier	Pro Publica	Licensing	I'm hoping you all could share the status of bank charter application 2020-WE-Charter_317993. I believe the public comment period closed on Dec. 25, with at least one party requesting an extension. Specific inquiries: • What is the next step in the process and the associated date? • A brief explanation of the bank charter application process would be helpful here • Did OCC grant the extension request, deny it or is it still under consideration? • Please confirm the (final) public comment period closed on Dec 25. In case it helps, Docket # is 2020-0051. My deadline is ASAP.	Thanks for your question regarding the OCC chartering process, which is explained in detail in the Licensing manual here ( <a href="https://occ.gov/publications-and-resources/publications/comptrollers-licensing-manual/files/licensing-booklet-charter.html">https://occ.gov/publications-and-resources/publications/comptrollers-licensing-manual/files/licensing-booklet-charter.html</a> ). The manual states the OCC endeavors to make a determination regarding preliminary conditional approval within 120 days of receipt of an completed application. The OCC is reviewing the comments received and has not extended the comment period.	Hubbard, Bryan
1/6/2021	Closed	WhiteL	S&P Global	Fair Access	Request interview with Mr. Brooks. Explanation of Fair Access rule status.	I don't think we will be able to work in an interview. The comment period closed Monday and the OCC staff is reviewing all stakeholders comments for consideration and we develop a final rule. We do not speculate on the timing nor is their a set timing for this process.	Hubbard, Bryan
1/6/2021	Closed	PedersenB	American Banker	Fair Access	<p>Happy New Year! Hope your week has been smooth sailing. I wanted to reach out for a story we're planning to run around noon today digging through some of the public comments responding to the OCC's "fair access" proposal to see if the agency has any comment.</p> <p>Among the points the story raises, we include:</p> <ul style="list-style-type: none"> <li>- comments from bank trade groups claiming the proposal is unworkable/ overly burdensome, capricious, lacks legal authority, and could prevent banks from appropriately managing reputational risk</li> <li>- comment from non-bank interest groups, including manufacturers and credit collection agencies, praising the proposal</li> <li>- comments from environmental groups, who argued that climate change can and should be viewed as a kind of financial risk by banks.</li> </ul> <p>Does the OCC have any comment it would like to provide for this story?</p>	With the comment period closing on Monday, we are reviewing and considering all the stakeholders' comments as we develop a final rule.	Hubbard, Bryan
1/6/2021	Closed	SullivanL	S&P Global	Licensing	I wasn't sure who was best to direct this inquiry to. I'm currently working on a story looking at the recent string of applications from companies seeking national bank charters with the OCC to establish cryptocurrency banks (Anchorage, Protego, BitPay and Paxos). I was wondering if there was anyone that could speak to me on background about this topic. Please let me know if there is someone that can chat with me this week or next week.	Backgrounder on process provided.	Hubbard, Bryan
1/6/2021	Active	Proctor	Continuing Education of the Bar	Consumer protection	My name is Katherine Proctor and I'm a news writer for Continuing Education of the Bar, a legal publisher based in Oakland, CA. I'm writing up a multistate lawsuit filed yesterday in federal court challenging the OCC's "true lender rule," and I wondered if the office could comment in response to the lawsuit: <a href="https://oag.ca.gov/sites/default/files/01_05_21%20Complaint%20%28Doc,%20NO,%201%29.pdf">https://oag.ca.gov/sites/default/files/01_05_21%20Complaint%20%28Doc,%20NO,%201%29.pdf</a>		Hubbard, Bryan
1/5/2021	Closed	Arnold	NPR	Consumer protection	I'm on deadline for a story about how the OCC may issue a final 'fair access' rule that could essentially require banks to loan to payday lenders, gun makers, strip mining companies, or any other firm that some banks steer clear of doing business with. Banking groups are highly critical of the proposed rule in comment letters and have asked for more public comment time. Fair lending groups are upset about it because they say fair access to credit laws were intended to help disenfranchised groups - for example lower income communities of color - the same groups that they say are disproportionately hurt by high interest rate payday lending. Can you help me line up a zoom call interview with the right person at OCC sometime today or tomorrow afternoon after 1p Eastern? Looking to do just a quick zoom call interview. Or if you can't do an interview... could you send me a statement about whether the final rule is likely to be issued before January 20th and also responding to the above criticism from various groups?	With the comment period closing yesterday and the team dutifully reviewing all of the stakeholders comments, it would be inappropriate for us to participate. We have issued statements earlier ( <a href="https://www2.occ.gov/news-issues/news-releases/2020/nr-occ-2020-156.html">https://www2.occ.gov/news-issues/news-releases/2020/nr-occ-2020-156.html</a> ) and I'm sure you saw Mr. Brooks W's OpEd <a href="https://www.wsj.com/articles/payday-lenders-gun-salesmen-and-taking-politics-out-of-banking-11605904346">https://www.wsj.com/articles/payday-lenders-gun-salesmen-and-taking-politics-out-of-banking-11605904346</a>	Hubbard, Bryan

1/4/2021	Active	WilliamsC	Morning Consult	Cryptocurrency	On background, I'm running a quick bitcoin survey (re-upping some of the qs here <a href="https://morningconsult.com/wp-content/uploads/2017/12/169999_crosstabs_BTRD_v1_AP-1.pdf">https://morningconsult.com/wp-content/uploads/2017/12/169999_crosstabs_BTRD_v1_AP-1.pdf</a> ) and trying to come up with questions. What do you all want to know/do you have a survey or research person who would want to test out a few ideas?	Hubbard, Bryan	
1/4/2021	Active	Harmon	Pueblo Chieftain	Comptroller	My name is Tracy Harmon and I write business stories for Brian Brooks' hometown newspaper The Pueblo Chieftain. I would like to do a story on his accomplishments since his time in Pueblo and talk with him about his "Country Coin" idea which would help those who pursue education with an economic boost.	Hubbard, Bryan	
12/23/2020	Active	Witkowski	American Banker	CRA	Request 30 minute interview with SOC Gardineer on CRA for the American Banker Podcast.	Hubbard, Bryan	
12/4/2020	Active	Montañez	CoinDesk	Cryptocurrency	Thanks for responding quickly! We would like to have commissioner Brian Brooks come on programming to speak about the importance of crypto not from a pricing standpoint but from a regulation standpoint. We'd love to be able to tape an interview 5-7 minutes long via zoom. I can be reached at 862.262.3556 for additional information.	Hubbard, Bryan	
11/23/2020	Closed	WhiteL	S&P Global	Consumer protection	I wanted to ask if the Acting Comptroller would consider doing an interview on the Fair Access proposed rule for the ESG Insider podcast I host for S&P Global? Follow up: Two questions for you - one, I wanted to check in on the possibility of an interview with the Acting Comptroller about the proposed Fair Access rule. Two, I hoped to see if you could provide any comment on the outlook for the rule now that the comment period has closed. What are the next steps and the timeline for the proposed rule?	I don't think we will be able to work in an interview. The comment period closed Monday and the OCC staff is reviewing all stakeholders comments for consideration and we develop a final rule. We do not speculate on the timing nor is there a set timing for this process.	Hubbard, Bryan

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
1/7/2021	Closed	Knight	Argus Media	Fair Access	I'm an energy reporter at Argus Media. I'm doing some follow-up reporting regarding an OCC proposal, Fair Access to Financial Services, that went out late last year and had a January 4 comment deadline: <a href="https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-156.html">https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-156.html</a>	Staff is reviewing stakeholder comments to develop a final rule. We would not speculate on the timing	Hubbard, Bryan
					My question: is OCC trying to finalize that rule before January 20? And generally could you share details on what you believe the timeline for the rulemaking might look like. I'm happy to discuss on background if you are able to offer more details that way.		
1/7/2021	Closed	Arnold	NPR Marketplace	Fair Access	Can you give me any insight into the timing of your Fair Access rule?	We are reviewing all of the stakeholders comments to develop a final rule, We would not speculate regarding the timing of that process.	Hubbard, Bryan
1/7/2021	Closed	BeeDie	KRDO	KRDO	My name is Dan BeeDie and I am the Pueblo Bureau Reporter for KRDO News Channel 13 in Southern Colorado. When you can, please give me a call at 719-209-3561. I received your contact from Tracy Harmon at the Pueblo Chieftain- KRDO has a partnership with the Pueblo newspaper. I would love to get on Zoom call with Brian Brooks, the Comptroller of the Currency and a Pueblo East HS grad, and get his reaction to what he saw during Wednesday's raid on the US Capitol. Please let me know if this is possible.	We are not entertaining interview requests on the topic. Here is his statement-	Hubbard, Bryan
1/7/2021	Closed	Hamilton	Bloomberg	Consumer protection	Can you clarify what the WSJ meant by IG Involvement in AMEX investigation.	I have no idea what the reporter meant and would not comment on the story	Hubbard, Bryan
1/7/2021	Closed	PriceM	Reuters	Consumer protection	Can confirm or clarify the WSJ story regarding AMEX?	Would not comment	Hubbard, Bryan
1/7/2021	Closed	Bajley	Business Insider	Consumer protection	I'm reaching out because I wanted to see if the Office of the Comptroller of the Currency had a comment on the Wall Street Journal story that just came out regarding the investigation into American Express' business-card sales practices. Please let me know.	We don't comment on supervisory matters pertaining to specific banks.	Hubbard, Bryan
1/6/2021	Active	HudsonC	Charlotte Business Journal	Enforcement Actions	Requested OCC comment on termination of Wells Fargo consent order re: anti-money laundering.		Hubbard, Bryan
1/6/2021	Active	Proctor	Continuing Education of the Bar	Consumer protection	My name is Katherine Proctor and I'm a news writer for Continuing Education of the Bar, a legal publisher based in Oakland, CA. I'm writing up a multistate lawsuit filed yesterday in federal court challenging the OCC's "true lender rule." and I wondered if the office could comment in response to the lawsuit: <a href="https://oag.ca.gov/sites/default/files/01_05_21%20Complaint%20%28Doc,%20No,%201%29.pdf">https://oag.ca.gov/sites/default/files/01_05_21%20Complaint%20%28Doc,%20No,%201%29.pdf</a>		Hubbard, Bryan
1/4/2021	Active	WilliamsC	Morning Consult	Cryptocurrency	On background, I'm running a quick bitcoin survey [re-upping some of the qs here <a href="https://morningconsult.com/wp-content/uploads/2017/12/169999_crosstabs_8TRD_v1_AP-1.pdf">https://morningconsult.com/wp-content/uploads/2017/12/169999_crosstabs_8TRD_v1_AP-1.pdf</a> ] and trying to come up with questions. What do you all want to know/do you have a survey or research person who would want to test out a few ideas?		Hubbard, Bryan
1/4/2021	Closed	Harmon	Pueblo Chieftain	Comptroller	My name is Tracy Harmon and I write business stories for Brian Brooks' hometown newspaper The Pueblo Chieftain. I would like to do a story on his accomplishments since his time in Pueblo and talk with him about his "Country Coin" idea which would help those who pursue education with an economic boost.	Interview held Jan, 6	Hubbard, Bryan
12/23/2020	Active	Witkowski	American Banker	CRA	Request 30 minute interview with SAC Gardineer on CRA for the American Banker Podcast.		Hubbard, Bryan
12/4/2020	Active	Montañez	CoinDesk	Cryptocurrency	Thanks for responding quickly! We would like to have commissioner Brian Brooks come on programming to speak about the importance of crypto not from a pricing standpoint but from a regulation standpoint. We'd love to be able to tape an interview 5-7 minutes long via zoom. I can be reached at 862.2623556 for additional information.		Hubbard, Bryan

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1/8/2021	Closed	Harper	New City Watchdog	CRA	Requested CRA performance eval for GN Bank and information on the scoring criteria.	You can search for CRA performance evaluations for any OCC-regulated institution on our website at <a href="https://apps.occ.gov/crasearch/default.aspx">https://apps.occ.gov/crasearch/default.aspx</a> . The most recent CRA performance evaluation for GN Bank is dated 2018. Here's a direct link to the evaluation: <a href="https://www.occ.gov/static/cra/craeval/feb19/703395.pdf">https://www.occ.gov/static/cra/craeval/feb19/703395.pdf</a> . You also asked for information on the grading criteria. That information is available here: <a href="https://www.occ.gov/news-issuances/bulletins/2006/bulletin-2006-17b.pdf">https://www.occ.gov/news-issuances/bulletins/2006/bulletin-2006-17b.pdf</a> .	Collins, Stephanie
1/7/2021	Closed	Fitzgerald	Payments Source	Consumer protection	I'm writing to get more information about a Wall Street Journal report today saying the OCC is investigating American Express for possible unethical sales tactics. Can you confirm there's an investigation? When did it begin? What specifically is the OCC investigating at American Express? Please let me know whatever you can at your earliest opportunity.	We did not comment for that story and will not comment supervisory matters pertaining to specific banks.	Hubbard, Bryan
1/6/2021	Active	HudsonC	Charlotte Business Journal	Enforcement Actions	Requested OCC comment on termination of Wells Fargo consent order re: anti-money laundering.		Hubbard, Bryan
1/6/2021	Active	Proctor	Continuing Education of the Bar	Consumer protection	My name is Katherine Proctor and I'm a news writer for Continuing Education of the Bar, a legal publisher based in Oakland, CA. I'm writing up a multistate lawsuit filed yesterday in federal court challenging the OCC's "true lender rule," and I wondered if the office could comment in response to the lawsuit: <a href="https://oag.ca.gov/sites/default/files/01.05.21%20Complaint%20%28Dec.%20No.%201%29.pdf">https://oag.ca.gov/sites/default/files/01.05.21%20Complaint%20%28Dec.%20No.%201%29.pdf</a>		Hubbard, Bryan
1/4/2021	Active	WilliamsC	Morning Consult	Cryptocurrency	On background, I'm running a quick bitcoin survey (re-upping some of the qs here <a href="https://morningconsult.com/wp-content/uploads/2017/12/169999_crossstabs_BTRD_v1_AP-1.pdf">https://morningconsult.com/wp-content/uploads/2017/12/169999_crossstabs_BTRD_v1_AP-1.pdf</a> ) and trying to come up with questions. What do you all want to know/do you have a survey or research person who would want to test out a few ideas?		Hubbard, Bryan
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12/4/2020	Active	Montañez	CoinDesk	Cryptocurrency	Thanks for responding quickly! We would like to have commissioner Brian Brooks come on programming to speak about the importance of crypto not from a pricing standpoint but from a regulation standpoint. We'd love to be able to tape an interview 5-7 minutes long via zoom. I can be reached at 862.262.3556 for additional information.		Hubbard, Bryan

Title	Target Publication Date	Issue Status
OCC Releases 2021 Schedule of Virtual Bank Director Workshops	1/11/2021	Approved Awaiting Publication
OCC Publication Focuses on Bank Investments in Opportunity Zones	1/22/2021	Approved Awaiting Publication
Financial Regulators Release Revised Architecture, Infrastructure, and Operations Booklet	2/17/2021	Document Review w/ Staff
OCC Announces Innovation Pilot Program	4/13/2020	Document Review w/ Staff
Agencies Address Model Risk Management for Bank Systems Supporting BSA/AML Compliance		Document Review w/ Staff
Agencies Release Proposed New Interagency Questions and Answers Regarding Private Flood Insurance		Document Review w/Front Office
Acting Comptroller of the Currency Issues Statement on CFPB Task Force Study Regarding Federal Fintech Charters		Published

Title	Target Publication Date	Issue Status
Financial Regulators Release Revised Architecture, Infrastructure, and Operations Booklet	2/17/2021	Document Review w/ Staff
OCC Announces Innovation Pilot Program	4/13/2020	Document Review w/ Staff
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Agencies Release Proposed New Interagency Questions and Answers Regarding Private Flood Insurance		Document Review w/Front Office
Agencies Address Model Risk Management for Bank Systems Supporting BSA/AML Compliance		Document Review w/ Staff
Acting Comptroller of the Currency Statement Regarding Capitol Riot and the OCC's Enduring Mission		Published
OCC Releases CRA Evaluations for 23 National Banks and Federal Savings Associations		Published



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OCC Releases 2021 Schedule of Virtual Bank Director Workshops	1/11/2021	Approved Awaiting Publication
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OCC Announces Innovation Pilot Program	4/13/2020	Document Review w/ Staff
Agencies Address Model Risk Management for Bank Systems Supporting BSA/AML Compliance		Document Review w/ Staff
Agencies Release Proposed New Interagency Questions and Answers Regarding Private Flood Insurance		Document Review w/Front Office

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/4/2021	Active	Ambrose5	Dallas Morning News	LIHTC	Where can I find a) the Petition for Rulemaking that was filed by some Dallas attorneys in March related to the Low Income Housing Tax Credit program; and b) any responses/commentaries that have come in related to it? Could you also tell me what the OCC's timeline is for responding to the Petition?		Collins, Stephanie
10/4/2021	Closed	Rozansky	Bank Policy Institute	Bank Policy Institute	Inquiring about the Problem Bank Supervision handbook, The caller asked for the "back story" as to why the document was issued, if there's any new information in the handbook, or if it's existing information assembled in one place.	Referred to language in bulletin 2021-43. The "Problem Bank Supervision" booklet: • replaces "An Examiner's Guide to Problem Bank Identification, Rehabilitation, and Resolution," dated January 2001. • incorporates OCC Bulletin 2018-33, "Prompt Corrective Action: Guidelines and Rescissions." The new booklet • includes information regarding timely identification and rehabilitation of problem banks and advanced supervision, enforcement, and resolution when conditions warrant. • includes a comprehensive discussion of the OCC's authority under 12 CFR 6. "Prompt Corrective Action." • complements other booklets of the Comptroller's Handbook and topical OCC and interagency issuances.	Collins, Stephanie
10/1/2021	Closed	Martens	Wall Street on Parade	Credit	A financial disclosure form for Boston Fed President Eric Rosengren shows that his wife held a "secured loan for investment" at the federally-insured national bank, Citibank, a unit of Citigroup. (Scroll down to Schedule C, Liabilities, at the financial disclosure form link.) We asked the Boston Fed to clarify if this was a margin loan used for the Rosengrens to trade in stocks. (The same financial disclosure form shows 68 transactions in stocks and REITs in a joint account for the Rosengrens.) Can you please advise us as to what forms of "secured loan for investment" would be legal at a federally-insured depository institution. We have already asked the FDIC about this matter and they referred us to you as the regulator of national banks. Follow up question: Today we published an article documenting that the federally-insured, commercial bank, Citibank N.A., is providing margin loans (which they are calling Margin and Securities Backed Finance or MSBF) to customers of their Private Bank. Can you tell us if Citibank has permission to do this from the OCC and under what law they are allowed to do this. Our deadline is as previously indicated, 6 p.m. (EDT) today. Our article is at link below: <a href="https://wallstreetonparade.com/2021/10/new-documents-show-the-feds-wading-scandal-includes-two-of-the-wall-street-banks-it-supervises-goldman-sachs-and-citigroup/">https://wallstreetonparade.com/2021/10/new-documents-show-the-feds-wading-scandal-includes-two-of-the-wall-street-banks-it-supervises-goldman-sachs-and-citigroup/</a> Oct. 5 follow up: you cite the following examples of secured loans for investment that would be legal "at a federally-insured institution and subject to bank lending policies": 1. Margin loans for investing in securities with the securities servicing as collateral. 2. Lines of credit or loans for investing in tangible assets where the assets do not serve as collateral for the loans, 3. Loans for investing in tangible assets such as real estate where the asset serves as collateral. Can you please cite, or give us a link to, the rule and/or statute that makes item # 1 legal. Follow up: Do you know what line on the banks' Call Reports would show the dollar amount outstanding in margin loans?	Without the instructions, it is difficult to know what a "secured loan for investment" is for the purpose of the form. However, the following list contains some examples of "secured loans for investment" that would be legal at a federally-insured institution and subject to bank lending policies: 1) Margin loans for investing in securities with the securities servicing as collateral 2) Lines of credit or loans for investing in tangible assets where the assets do not serve as collateral for the loans. 3) Loans for investing in tangible assets such as real estate where the asset serves as collateral. Follow up response: We do not comment on specific banks. Oct. 5 follow up response: Please refer to the OCC's Retail Nondeposit Investment Products handbook, Appendix F for the requested information. You'll find the information cited below at Schedule R G C, line item 9 b. (1)	Collins, Stephanie
9/28/2021	Active	Killebrew	Vice News	Cryptocurrency	I'm a producer and journalist for the multiple Emmy Award-winning Vice News. We are currently working on a story about cryptocurrencies and decentralized finance, and would like to request an on-camera interview with Acting Comptroller of the Currency, Michael Hsu. We feel his insights into this side of digital assets to be extremely valuable for our audience to hear. Our national correspondent for this story is Michael Moynihan. If possible, would love to discuss what is possible, over the phone and off the record, at your earliest convenience, thank you!		Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat – preferably on-record, if possible. It's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13.	Collins, Stephanie

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10/6/2021	Closed	RossC	Washington Free Beacon	Agency (general)	I'm reaching out from the Washington Free Beacon for a story we're writing about Sen Pat Toomey's request from OCC nominee Saule Omarova for a copy of her academic thesis. Toomey says in his letter that OCC and Omarova have declined to turn over a copy of the thesis. I was hoping to get comment on this.	Please be advised that the OCC does not comment on congressional correspondence.	Collins, Stephanie
10/6/2021	Closed	Hill	Law360	Agency (general)	I'm covering the attached letter that Sen. Toomey sent to Saule Omarova -- In it, he mentions that his staff reached out unsuccessfully to the OCC about getting a copy of her thesis. Can you elaborate on what contact the OCC has had with the senator's office regarding this topic? Did the OCC deny the senator's request, for example, and if so, on what grounds? I would imagine that it isn't within the OCC's purview to produce a document like this on behalf of a nominee, but the senator seems to be implying that he's being stonewalled, so any comment or context you can provide here would be helpful.	Please be advised that the OCC does not comment on congressional correspondence.	Collins, Stephanie
10/4/2021	Closed	AmbroseS	Dallas Morning News	Low Income Housing Tax Credit	Where can I find a) the Petition for Rulemaking that was filed by some Dallas attorneys in March related to the Low Income Housing Tax Credit program; and b) any responses/commentaries that have come in related to it? Could you also tell me what the OCC's timeline is for responding to the Petition?	To request a copy of the petition for rulemaking, please submit a FOIA request. Instructions for how to file a FOIA are available on our website at <a href="https://foia.pal.occ.gov/">https://foia.pal.occ.gov/</a> . Please be advised that the OCC does not comment on correspondence.	Collins, Stephanie
9/28/2021	Closed	Killebrew	Vice News	Cryptocurrency	I'm a producer and journalist for the multiple Emmy Award-winning Vice News. We are currently working on a story about cryptocurrencies and decentralized finance, and would like to request an on-camera interview with Acting Comptroller of the Currency Michael Hsu. We feel his insights into this side of digital assets to be extremely valuable for our audience to hear. Our national correspondent for this story is Michael Moynihan. If possible, would love to discuss what is possible, over the phone and off the record, at your earliest convenience, thank you!	Declined	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible. It's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13	Collins, Stephanie

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/7/2021	Closed	Hill	Law360	Licensing	The Fair Housing Center of Central Indiana said they raised these issues with the OCC before the agency approved the merger in August. Does OCC want to comment? Were these findings considered with OCC made its decision? (Document attached.)	The OCC does not comment on specific institutions. Information about how the OCC evaluates bank mergers is available in the OCC's Business Combinations handbook.	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible. It's not urgent for this week or anything.	Rescheduling interview originally set for Oct. 13.	Collins, Stephanie

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/8/2021	Closed	Bach	Portland Business Journal	CRA	I am working on a report about home-purchase lending within America's majority-minority census tracts. These are census tracts where more than half of residents are people of color. Our research, drawing on HMDA data for both Federal Housing Administration and conventional loans, shows that white borrowers are vastly overserved in these areas, while Black and Hispanic borrowers are frequently underserved. I would like to request an interview with Comptroller of the Currency Hsu to discuss our findings, the Community Reinvestment Act, and the regulatory apparatus for lending in neighborhoods of color. I know this is an area he has taken a keen interest in. Are there times available in the Comptroller's schedule in the coming weeks?	Thank you for your inquiry, but we respectfully decline to participate in an interview. Acting Comptroller Hsu discussed CRA in his May and August congressional testimonies. You can find links to his oral and written statements at those hearings at: <a href="https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-56.html">https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-56.html</a> <a href="https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-79.html">https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-79.html</a> Information about the CRA is available at <a href="https://www.occ.gov/topics/consumers-and-communities/cra/index-cra.html">https://www.occ.gov/topics/consumers-and-communities/cra/index-cra.html</a> You may also find this recent news release helpful, concerning the OCC's proposal to rescind its 2020 CRA final rule: <a href="https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-94.html">https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-94.html</a>	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat – preferably on-record, if possible. It's not urgent for this week or anything.	Rescheduling interview originally set for Oct 13.	Collins, Stephanie

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10/12/2021	Closed	Rucker	The Capitol Forum	Licensing	I wonder if you can help with something concerning SoFi. I see the company got a 'conditional' approval for its national bank application back in October. Has it received a final approval at this point? Is there any step that has to be completed?	The OCC granted preliminary conditional approval to SoFi on October 27, 2020. We do not comment on pending applications, but you can refer to the Comptroller's Licensing booklet on Charters for information about the application process.	Collins, Stephanie
10/12/2021	Active	Marlijn	Risk.net	Operational Risk	I am writing an article about how the proliferation of machine learning and digitalisation is transforming the traditional three lines of defence (3LOD) model in banking toward one in which the lines are becoming more blurred, with op risk managers playing a more active role in decision making. A 2020 report by the Institute of Internal Auditors called for updating the 3LOD model to a 'three lines' model, in which the second and third lines interact far more frequently with the first line on critical decisions while still maintaining a high degree of independence. The IIA noted that since "risk-based decision-making is as much about seizing opportunities as it is about defensive moves, the new three lines model helps organizations better identify and structure interactions and responsibilities of key players toward achieving... objectives." I'd like to get Kevin Greenfield's views on whether the 3LOD model is still relevant in its current form. Could he be available for an interview?		Collins, Stephanie
10/12/2021	Active	Dumke	ProPublica	Specific Banks	I'm a reporter for ProPublica, and I'm writing because I'm requesting an interview with someone at the OCC who can talk with me about GN Bank in Chicago, OCC charter number 703395. Before 2018, it was known as Illinois Service Federal Savings and Loan. The story I'm working on covers the bank's struggles to remain capitalized and profitable, as well as accounts from customers who are concerned about current practices at the bank. Are some of the specific matters touched on in the story that I'd like to discuss with someone knowledgeable from your agency: 1. Starting in 2013, the OCC ordered ISF / GN Bank to improve the risk management in its lending, but as an MDJ serving areas with fluctuating housing values and employment levels, the bank ended up reducing risk by making fewer loans. In subsequent years, its loan-to-deposit ratio dropped and profitability was restricted. Did the bank have a path for success amid these seemingly competing demands? 2. How does the OCC balance its legal obligation under FIRREA to preserve MDJs with its obligations to regulate bank performance? How has it done this with ISF and GN Bank? 3. In 2015 and 2016, after the OCC flagged ISF's low capital levels, the bank ended up undergoing a change in control. The Nduom family, which owned a bank and other businesses in Ghana, acquired the stock and ownership of ISF. Leaders of the bank at that time said they kept the OCC informed as they negotiated with the Nduoms. Is this true? What kind of guidance did the OCC offer as the bank sought new investors and owners? 4. I understand the OCC conducted an investigation of the Nduoms before the change in control was approved, as required by law. However, we have been unable to access any reports on the investigation because FOIA officers say they are unavailable due to COVID. Is there any other way to get a copy of the investigation reports? 5. What exactly did the change-of-control investigation consist of? What did it find? Did the investigation look into the Nduoms' business dealings in Ghana and other countries? Did it come across anything of concern in the Nduoms' business dealings in Ghana? Does the OCC have the resources to investigate businesses and banks in other countries? 6. In its consent orders, the OCC urged ISF to make leadership changes. After the change in control, ISF president and CEO Norman Williams left, but the rest of the board of directors and many other top officers remained in place. Williams said he believes that was allowed to happen because the Nduoms had no banking experience in the United		Collins, Stephanie

10/12/2021	Closed	Prior	American Banker	Licensing	<p>You probably can't say much on this, but wanted to give the OCC a chance, even if just to say they're looking into blocking Oportun's partnership with MetaBank. FOR IMMEDIATE RELEASE</p> <p>October 08, 2021 Joint statement in response to Oportun's Withdrawal for National Bank Charter</p> <p>The Center for Responsible Lending (CRL), California Reinvestment Coalition (CRC), the League of United Latin American Citizens (LULAC), California LULAC, the Consumer Federation of California (CFC), Haven Neighborhood Services, New Economics for Women (NEW), and a coalition of consumer advocates issued the following joint statement in response to Oportun's withdrawal of its application for a national bank charter: "Our coalition is pleased that Oportun, in the face of significant opposition, withdrew their national bank charter application. However, this matter is far from over since it appears clear that Oportun's business plan is to pivot to a rent-a-bank scheme that harms consumers. To that end, now that Oportun has withdrawn its national bank charter application that was pending before the Office of the Comptroller of the Currency (OCC), we urge the OCC to prohibit MetaBank from renting out its national bank charter to Oportun. "Oportun, which has been under investigation by the Consumer Financial Protection Bureau (CFPB) since the beginning of the year, has a history of targeting Latinos and immigrants with unaffordable loans and predatory debt collection practices. Research by CRL found that Oportun has been the top filer of debt collection cases in Los Angeles County since at least 2018 through December 2020, affirming other research showing Oportun to be among the top filers of debt collection lawsuits in both California and Texas. Moreover, as of early 2021, Oportun borrowers were still waiting for pending cases to be dropped per the company's promise to do so in July 2020. "Oportun did not stop borrower harassment during the pandemic and engaged in suing-to-intimidate tactics targeting its mostly Latino customer base. Notably, debt collection lawsuits are considered negative factors during an immigrant's application process to become a permanent resident or US citizen. Therefore, the very people that Oportun claims to be helping could be denied the American Dream on account of its practices. "Oportun's partnership with MetaBank would allow Oportun to expand its reach to consumers across the country and make loans not permitted for non-banks under the laws of certain states, even despite Oportun's not receiving the bank charter it sought. Oportun already has</p>	We do not comment on specific banks.	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	<p>A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on record, if possible. It's not urgent for this week or anything.</p>	Rescheduling interview originally set for Oct. 12.	Collins, Stephanie

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/13/2021	Active	Skoran	Freelance	Consumer protection	What law allows a bank to assess fees for dormant savings accounts? Requested background and comment on proposal for IRS to monitor bank accounts in excess of \$600.		Collins, Stephanie
10/12/2021	Active	Marlijn	Risk.net	Operational Risk	I am writing an article about how the proliferation of machine learning and digitalisation is transforming the traditional three lines of defence (3LOD) model in banking toward one in which the lines are becoming more blurred, with op risk managers playing a more active role in decision making. A 2020 report by the Institute of Internal Auditors called for updating the 3LOD model to a 'three lines' model, in which the second and third lines interact far more frequently with the first line on critical decisions while still maintaining a high degree of independence. The IIA noted that since "risk-based decision-making is as much about seizing opportunities as it is about defensive moves, the new three lines model helps organizations better identify and structure interactions and responsibilities of key players toward achieving... objectives." I'd like to get Kevin Greenfield's views on whether the 3LOD model is still relevant in its current form. Could he be available for an interview?		Collins, Stephanie
10/12/2021	Active	Dumke	ProPublica	Specific Banks	I'm a reporter for ProPublica, and I'm writing because I'm requesting an interview with someone at the OCC who can talk with me about GN Bank in Chicago, OCC charter number 703395. Before 2018, it was known as Illinois Service Federal Savings and Loan. The story I'm working on covers the bank's struggles to remain capitalized and profitable, as well as accounts from customers who are concerned about current practices at the bank. are some of the specific matters touched on in the story that I'd like to discuss with someone knowledgeable from your agency: 1. Starting in 2013, the OCC ordered ISF / GN Bank to improve the risk management in its lending. But as an MDI serving areas with fluctuating housing values and employment levels, the bank ended up reducing risk by making fewer loans. In subsequent years, its loan-to-deposit ratio dropped and profitability was restricted. Did the bank have a path for success amid these seemingly competing demands? 2. How does the OCC balance its legal obligation under FIRREA to preserve MDIs with its obligations to regulate bank performance? How has it done this with ISF and GN Bank? 3. In 2015 and 2016, after the OCC flagged ISF's low capital levels, the bank ended up undergoing a change in control. The Nduom family, which owned a bank and other businesses in Ghana, acquired the stock and ownership of ISF. Leaders of the bank at that time said they kept the OCC informed as they negotiated with the Nduoms. Is this true? What kind of guidance did the OCC offer as the bank sought new investors and owners? 4. I understand the OCC conducted an investigation of the Nduoms before the change in control was approved, as required by law. However, we have been unable to access any reports on the investigation because FOIA officers say they are unavailable due to COVID. Is there any other way to get a copy of the investigation reports? 5. What exactly did the change-of-control investigation consist of? What did it find? Did the investigation look into the Nduoms' business dealings in Ghana and other countries? Did it come across anything of concern in the Nduoms' business dealings in Ghana? Does the OCC have the resources to investigate businesses and banks in other countries? 6. In its consent orders, the OCC urged ISF to make leadership changes. After the change in control, ISF president and CEO Norman Williams left, but the rest of the board of directors and many other top officers remained in place. Williams said he believes that was allowed to happen because the Nduoms had no banking experience in the United		Collins, Stephanie
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Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/14/2021	Closed	Org	Peak6	Licensing	In follow-up to Deputy Lyberger's letter of conditional approval of SoFi Bank's charter application on October 27, 2020, could you please provide additional clarity on which conditions are required for final approval? Also, since a year has lapsed since the conditional approval letter, can you please provide any information around the timing of the OCC's decision final approval?	Please be advised that the OCC does not comment on pending applications. Please refer to the Comptroller's Licensing booklet on Charters for information about the application process.	Collins, Stephanie
10/13/2021	Active	Skoran	Freelance	Consumer protection	What law allows a bank to assess fees for dormant savings accounts? Requested background and comment on proposal for IRS to monitor bank accounts in excess of \$600		Collins, Stephanie
10/12/2021	Active	Marjin	Risk.net	Operational Risk	I am writing an article about how the proliferation of machine learning and digitalisation is transforming the traditional three lines of defence (3LOD) model in banking toward one in which the lines are becoming more blurred, with op risk managers playing a more active role in decision making. A 2020 report by the Institute of Internal Auditors called for updating the 3LOD model to a 'three lines' model, in which the second and third lines interact far more frequently with the first line on critical decisions while still maintaining a high degree of independence. The IIA noted that since "risk-based decision-making is as much about seizing opportunities as it is about defensive moves, the new three lines model helps organizations better identify and structure interactions and responsibilities of key players toward achieving ... objectives." I'd like to get Kevin Greenfield's views: on whether the 3LOD model is still relevant in its current form. Could he be available for an interview?		Collins, Stephanie
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Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/15/2021	Closed	Guida	Politico	Licensing	I have learned that the OCC early this year decided that banks are allowed to trade crypto on behalf of clients, including temporarily holding it on their balance sheet to facilitate those trades. It is my further understanding that Paxos will be able to do this, according to its preliminary charter approval. I was wondering if you could comment on that, and please let me know if this decision remains OCC policy, and if so, whether any banks have been given this guidance.	While we cannot comment on the activities of individual banks, the OCC published three letters in 2020 and 2021 clarifying banks' authorities to engage in activities related to cryptocurrencies and digital assets. These letters include: Federally Chartered Banks and Thrifts May Provide Custody Services For Crypto Assets <a href="https://occ.gov/news-issuances/news-releases/2020/nr-occ-2020-9.html">https://occ.gov/news-issuances/news-releases/2020/nr-occ-2020-9.html</a> ; Federally Chartered Banks and Thrifts May Engage in Certain Stablecoin Activities <a href="https://occ.gov/news-issuances/news-releases/2020/nr-occ-2020-125.html">https://occ.gov/news-issuances/news-releases/2020/nr-occ-2020-125.html</a> ; Federally Chartered Banks and Thrifts May Participate in Independent Node Verification Networks and Use Stablecoins for Payment Activities <a href="https://occ.gov/news-issuances/news-releases/2021/nr-occ-2021-2.html">https://occ.gov/news-issuances/news-releases/2021/nr-occ-2021-2.html</a> . As Acting Comptroller Hsu has indicated in public testimony and other remarks, these guidance documents are currently under review. However, as indicated in the OCC's Handbook on Charters, a bank cannot begin to conduct banking business until final approval from the OCC and issuance of a charter. As an additional note and of the record: None of these documents allow a bank to temporarily hold crypto on their balance sheet to facilitate the trades.	Collins, Stephanie
10/13/2021	Active	Skoran	Freelance	Consumer protection	What law allows a bank to assess fees for dormant savings accounts? Requested background and comment on proposal for IRS to monitor bank accounts in excess of \$600.		Collins, Stephanie
10/12/2021	Active	Marijn	Risk.net	Operational Risk	I am writing an article about how the proliferation of machine learning and digitalisation is transforming the traditional three lines of defence (3LOD) model in banking toward one in which the lines are becoming more blurred, with top risk managers playing a more active role in decision making. A 2020 report by the Institute of Internal Auditors called for updating the 3LOD model to a 'three lines' model, in which the second and third lines interact far more frequently with the first line on critical decisions while still maintaining a high degree of independence. The IIA noted that since "risk-based decision-making is as much about seizing opportunities as it is about defensive moves, the new three lines model helps organizations better identify and structure interactions and responsibilities of key players toward achieving their objectives." I'd like to get Kevin Greenfield's views on whether the 3LOD model is still relevant in its current form. Could he be available for an interview?		Collins, Stephanie
10/12/2021	Active	Dumke	ProPublica	Specific Banks	I'm a reporter for ProPublica, and I'm writing because I'm requesting an interview with someone at the OCC who can talk with me about GN Bank in Chicago, OCC charter number 703395. Before 2018, it was known as Illinois Service Federal Savings and Loan. The story I'm working on covers the bank's struggles to remain capitalized and profitable, as well as accounts from customers who are concerned about current practices at the bank. Are some of the specific matters touched on in the story that I'd like to discuss with someone knowledgeable from your agency: 1. Starting in 2013, the OCC ordered ISF / GN Bank to improve the risk management in its lending, but as an MBS serving areas with fluctuating housing values and employment levels, the bank ended up reducing risk by making fewer loans. In subsequent years, its loan-to-deposit ratio dropped and profitability was restricted. Did the bank have a path for success amid these seemingly competing demands? 2. How does the OCC balance its legal obligation under FIRREA to preserve MBS with its obligations to regulate bank performance? How has it done this with ISF and GN Bank? 3. In 2015 and 2016, after the OCC flagged ISF's low capital levels, the bank ended up undergoing a change in control. The Nduom family, which owned a bank and other businesses in Ghana, acquired the stock and ownership of ISF. Leaders of the bank at that time said they kept the OCC informed as they negotiated with the Nduoms. Is this true? What kind of guidance did the OCC offer as the bank sought new investors and owners? 4. I understand the OCC conducted an investigation of the Nduoms before the change in control was approved as required by law. However, we have been unable to access any reports on the investigation because FOIA officers say they are unavailable due to COVID. Is there any other way to get a copy of the investigation reports? 5. What exactly did the change-of-control investigation consist of? What did it find? Did the investigation look into the Nduoms' business dealings in Ghana and other countries? Did it come across anything of concern in the Nduoms' business dealings in Ghana? Does the OCC have the resources to investigate businesses and banks in other countries? 6. In its consent orders, the OCC urged ISF to make leadership changes. After the change in control, ISF president and CEO Norman Williams left, but the rest of the board of directors and many other top officers remained in place. Williams said he believes that was allowed to happen because the Nduoms had no banking experience in the United		Collins, Stephanie
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Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/18/2021	Active	Abelson	Bloomberg	Enforcement Actions	I'm finishing up a story and wanted to ask for comment. It looks at the last few years of DOJ, CFPB and OCC settlements with banks after accusations of redlining. Here's our big takeaway: Several settlements hit right around the time of mergers (including Cadence, Hudson City, KleinBank and First Merchants). From talking to industry veterans I've heard that banks are apt to settle in order to clear a road to merger approval. We've also noticed that the settlement sums are relatively low, compared to the merger-related earnings executives qualify for. I'm not sure if we'll need a comment or no-comment from OCC, but wanted to offer you a chance to send a statement, either about that main takeaway, or the accusations in those cases, the settlements, the mergers, enforcement trends, or pay -- or even the legacies of federal redlining about a century ago, modern redlining, or so-called reverse redlining. If you'd like to comment, please send it by Thursday evening.		Collins, Stephanie
10/15/2021	Closed	Guida	Politico	Cryptocurrency	It's my understanding that there is another document from January that was never made public that does determine that banks can do crypto trading on behalf of customers. I'd love to talk with you all more about this on Monday, if that works. I am going to be writing a story saying that this was the policy as of when Hsu took office. Would love to get perspective on whether anything has been done to reverse this policy in any fashion, or if you all plan to do so.	We do not have additional information to share.	Collins, Stephanie
10/13/2021	Active	Skoran	Freelance	Consumer protection	What law allows a bank to assess fees for dormant savings accounts? Requested background and comment on proposal for IRS to monitor bank accounts in excess of \$600.		Collins, Stephanie
10/12/2021	Closed	Marlin	Risk.net	Operational Risk	I am writing an article about how the proliferation of machine learning and digitalisation is transforming the traditional three lines of defence (3LOD) model in banking toward one in which the lines are becoming more blurred, with op risk managers playing a more active role in decision making. A 2020 report by the Institute of Internal Auditors called for updating the 3LOD model to a 'three lines' model, in which the second and third lines interact far more frequently with the first line on critical decisions while still maintaining a high degree of independence. The IIA noted that since "risk-based decision-making is as much about seizing opportunities as it is about defensive moves, the new three lines model helps organizations better identify and structure interactions and responsibilities of key players toward achieving... objectives." I'd like to get Kevin Greenfield's views on whether the 3LOD model is still relevant in its current form. Could he be available for an interview?	Interview with Kevin Greenfield on Oct. 18	Collins, Stephanie

10/12/2021	Closed	Dumke	ProPublica	Specific Banks	I'm a reporter for ProPublica, and I'm writing because I'm requesting an interview with someone at the OCC who can talk with me about GN Bank in Chicago, OCC charter number 703395. Before 2018, it was known as Illinois Service Federal Savings and Loan. The story I'm working on covers the bank's struggles to remain capitalized and profitable, as well as accounts from customers who are concerned about current practices at the bank. Are some of the specific matters touched on in the story that I'd like to discuss with someone knowledgeable from your agency: 1. Starting in 2013, the OCC ordered ISF / GN Bank to improve the risk management in its lending. But as an MDI serving areas with fluctuating housing values and employment levels, the bank ended up reducing risk by making fewer loans. In subsequent years, its loan-to-deposit ratio dropped and profitability was restricted. Did the bank have a path for success amid these seemingly competing demands? 2. How does the OCC balance its legal obligation under FIRREA to preserve MDIs with its obligations to regulate bank performance? How has it done this with ISF and GN Bank? 3. In 2015 and 2016, after the OCC flagged ISF's low capital levels, the bank ended up undergoing a change in control. The Nduom family, which owned a bank and other businesses in Ghana, acquired the stock and ownership of ISF. Leaders of the bank at that time said they kept the OCC informed as they negotiated with the Nduoms. Is this true? What kind of guidance did the OCC offer as the bank sought new investors and owners? 4. I understand the OCC conducted an investigation of the Nduoms before the change in control was approved, as required by law. However, we have been unable to access any reports on the investigation because FOIA officers say they are unavailable due to COVID. Is there any other way to get a copy of the investigation reports? 5. What exactly did the change-of-control investigation consist of? What did it find? Did the investigation look into the Nduoms' business dealings in Ghana and other countries? Did it come across anything of concern in the Nduoms' business dealings in Ghana? Does the OCC have the resources to investigate businesses and banks in other countries? 6. In its consent orders, the OCC urged ISF to make leadership changes. After the change in control, ISF president and CEO Norman Williams left, but the rest of the board of directors and many other top officers remained in place. Williams said he believes that was allowed to happen because the Nduoms had no banking experience in the United States. Final responses are attached.	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible. It's not urgent for this week or anything. Interview scheduled for Oct. 25	Collins, Stephanie

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/18/2021	Active	Abelson	Bloomberg	Enforcement Actions	I'm finishing up a story and wanted to ask for comment. It looks at the last few years of DOJ, CFPB and OCC settlements with banks after accusations of redlining. Here's our big takeaway: Several settlements hit right around the time of mergers (including Cadence, Hudson City, KleinBank and First Merchants). From talking to industry veterans I've heard that banks are apt to settle in order to clear a road to merger approval. We've also noticed that the settlement sums are relatively low, compared to the merger-related earnings executives qualify for. I'm not sure if we'll need a comment or no-comment from OCC, but wanted to offer you a chance to send a statement, either about that main takeaway, or the accusations in those cases, the settlements, the mergers, enforcement trends, or pay — or even the legacies of federal redlining about a century ago, modern redlining, or so-called reverse redlining. If you'd like to comment, please send it by Thursday evening.	We don't comment on specific banks and we do not comment on enforcement actions beyond what's posted on our website.	Collins, Stephanie
10/13/2021	Active	Skoran	Freelance	Consumer protection	What law allows a bank to assess fees for dormant savings accounts? Requested background and comment on proposal for IRS to monitor bank accounts in excess of \$600.		Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat — preferably on-record, if possible. It's not urgent for this week or anything.	Interview scheduled for Oct. 25	Collins, Stephanie

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9/1/2021	Closed	EnglishC	Barron's	Enforcement Actions	I saw the Bloomberg report on Wells Fargo yesterday and am writing up a follow-up piece. Does the OCC wish to comment? Is the OCC considering new sanctions against the bank?	Decline to comment	Collins, Stephanie
9/1/2021	Closed	Margulies	Central Banking	Enforcement Actions	I am a reporter for Central Banking (www.centralbanking.com), a London-based journal that covers central banks and related regulatory agencies. I am writing today seeking comment on an August 31 Bloomberg story that claims that the Office of the Comptroller of the Currency (OCC) and the Consumer Financial Protection Bureau (CFPB) have warned Wells Fargo that it risks penalties for non-compliance with a 2018 consent order. This order requires Wells Fargo to compensate victims of improper practices related to auto insurance and mortgage interest rate charges. My questions are: 1) Can you confirm that the OCC and/or the CFPB have contacted Wells Fargo concerning its compliance with the 2018 consent order? 2) If they did make representations to Wells Fargo, what did the agencies specify what exactly Wells Fargo was failing to do? 3) Did the regulators indicate what sort of actions, if any, they might take against Wells Fargo (eg further fines, etc) 4) Do you confirm or deny Bloomberg's claims that Wells Fargo is having difficulty complying with the consent order, for various reasons (the story mentions aging software, missing data, inexperienced personnel, and other issues)? 5) If the regulators did contact Wells Fargo, did they set a deadline for the bank to come into compliance, or give any date as to when they might choose to act? I am grateful for whatever comment or clarification you might have time to provide.	Decline to comment	Collins, Stephanie
9/1/2021	Closed	Pedersen8	American Banker	Income Sharing Agreements	I wanted to ask for a comment on a story we're looking to publish tomorrow about income share agreements and the OCC. Our story will report that the OCC is actively looking into the legal issues around income share agreements and their permissibility for national banks. We'll also report a June meeting between OCC personnel, including acting Comptroller Hsu, and consumer advocacy groups that discussed ISAs (along with other items) following this letter urging the regulator to scrutinize national bank involvement in the sector. According to my reporting, the OCC's review of ISAs is connected to the agency's broader review of the policy around appropriate fintech bank partnerships. Is there any comment, statement or context the OCC would like to provide for this story? My deadline is tomorrow in the early afternoon.	Decline to comment	Collins, Stephanie
8/27/2021	Active	Hanson	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/25/2021	Active	Pedersen8	American Banker	Agency (general)	I wanted to reach out and see if any of the OCC's bank supervisors would have any interest in speaking for a story about remote examination policy. On the heels of this request for information from the FDIC, I want to write a bit about the lessons learned about remote exams by bankers and regulators through the pandemic and how those experiences could shape how examinations are conducted in the future. Is this something any of your examiners or folks in the OCC's supervision offices might hop on the phone to discuss? We're looking to publish this story early next week, so any time they're available for a call on Thursday, Friday or early next week would work well.		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie

5/17/2021	Active	Needleman	Clark Hill, PLC	Project REACH	<p>I am a member of Clark Hill, PLC and leader of the firm's Consumer Financial Services Regulatory and Compliance Practice Group. Last June I started a podcast called Credit Eco to Go. A link to the podcast's home page can be found here (<a href="https://crediteco.buzzsprout.com/">https://crediteco.buzzsprout.com/</a>). The podcast was recently recognized by Law.Com and winner of The Legal Intelligencer's 2021 Law Firm Innovator. Today's credit eco-system is diverse and complex, with a variety of players. The delivery of financial products and services now mandates technology. These changes are ultimately benefitting the financial services industry, but we cannot ignore its organic foundation and structure. The credit eco-system exists alongside the force of government financial regulation, both at the state and federal level. As we come out of this global pandemic, our credit eco-system will be tested like never before. The podcast looks to examine and explore how these competing forces will be critical for any financial institution or financial services entity to survive as we head into a new post-pandemic normal. I have been following the work of Project REACH since its inception last summer. The recent announcement that major banks were going to issue credit cards to people without credit scores, while assessing their credit worthiness by checking and saving account activity, is a significant initiative with respect to expanding credit access. I believe this would be an excellent topic for the podcast. Please let me know if I can set up a telephone call to discuss.</p>	Hubbard, Bryan
5/10/2021	Active	Montañez	CoinDesk	Comptroller	<p>Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.</p>	Hubbard, Bryan

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8/27/2021	Active	Hanson	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
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8/25/2021	Active	PedersenB	American Banker	Agency (general)	I wanted to reach out and see if any of the OCC's bank supervisors would have any interest in speaking for a story about remote examination policy. On the heels of this request for information from the FDIC, I want to write a bit about the lessons learned about remote exams by bankers and regulators through the pandemic and how those experiences could shape how examinations are conducted in the future. Is this something any of your examiners or folks in the OCC's supervision offices might hop on the phone to discuss? We're looking to publish this story early next week, so any time they're available for a call on Thursday, Friday or early next week would work well.		Collins, Stephanie
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9/7/2021	Active	Weinberger	Bloomberg	Enforcement Actions	Do you have the case information (number, etc.) for the OCC case against former Wells Fargo execs that's set to begin soon in South Dakota?		Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Active	Hanson	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e., I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
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9/8/2021	Closed	Weatherhead	S&P Global	CRA	We have a story from May 20, 2020 on the OCC issuing the final CRA rule, yet everything I see has it as a June 5, 2020 rule, I'm wondering if you have any sense as to the discrepancy. Our May 2020 story links to the rule and both the May 20 and June 5 rules say they have effective dates of Oct. 1, 2020	The OCC announced the final rule on May 20, 2020: <a href="https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-63.html">https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-63.html</a> . The final rule was published in the Federal Register on June 5, 2020: <a href="https://www.occ.gov/news-issuances/federal-register/2020/85fr34734.pdf">https://www.occ.gov/news-issuances/federal-register/2020/85fr34734.pdf</a>	Collins, Stephanie
9/7/2021	Closed	Weinberger	Bloomberg	Enforcement Actions	Do you have the case information (number, etc.) for the OCC case against former Wells Fargo execs that's set to begin soon in South Dakota?	The publicly available documents regarding Wells Fargo are available in the OCC's FOIA Electronic Room at <a href="https://foia-palocc.gov/app/ReadingRoom.aspx">https://foia-palocc.gov/app/ReadingRoom.aspx</a>	Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank chart that's the first entity seeking to reorganize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Active	Hanson	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Litman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/25/2021	Closed	Pedersen B	American Banker	Agency (Benefit)	I wanted to reach out and see if any of the OCC's bank supervisors would have any interest in speaking for a story about remote examination policy. On the heels of this request for information from the FDIC, I want to write a bit about the lessons learned about remote exams by bankers and regulators through the pandemic and how those experiences could shape how examinations are conducted in the future. Is this something any of your examiners or folks in the OCC's supervision offices might hop on the phone to discuss? We're looking to publish this story early next week, so any time they're available for a call on Thursday, Friday or early next week would work well.	Story already posted <a href="https://www.americanbanker.com/news/fdic-review-of-virtual-exams-sparks-debate-on-bank-supervisions-future">https://www.americanbanker.com/news/fdic-review-of-virtual-exams-sparks-debate-on-bank-supervisions-future</a>	Collins, Stephanie
8/12/2021	Active	Postle	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie
5/17/2021	Active	Needleman	Clark Hill, PLC	Project REACH	I am a member of Clark Hill, PLC and leader of the firm's Consumer Financial Services Regulatory and Compliance Practice Group. Last June I started a podcast called Credit Eco to Go. A link to the podcast's home page can be found here ( <a href="https://crediteco.buzzsprout.com/">https://crediteco.buzzsprout.com/</a> ). The podcast was recently recognized by Law.com and winner of The Legal Intelligencer's 2021 Law Firm Innovator. Today's credit eco system is diverse and complex, with a variety of players. The delivery of financial products and services now mandates technology. These changes are ultimately benefiting the financial services industry, but we cannot ignore its organic foundation and structure. The credit eco system exists alongside the force of government financial regulation, both at the state and federal level. As we come out of this global pandemic, our credit eco system will be tested like never before. The podcast looks to examine and explore how these competing forces will be critical for any financial institution or financial services entity to survive as we head into a new post-pandemic normal. I have been following the work of Project REACH since its inception last summer. The recent announcement that major banks were going to issue credit cards to people without credit scores, while assessing their credit worthiness by checking and saving account activity, is a significant initiative with respect to expanding credit access. I believe this would be an excellent topic for the podcast. Please let me know if I can set up a telephone call to discuss.		Hubbard Bryan
5/10/2021	Active	Montañez	CoInDesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.		Hubbard Bryan

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9/9/2021	Active	Rudegear	Wall Street Journal	Licensing	Hope your September is off to a good start, I'm trying to find some documents around the acquisition of a California community bank that the OCC approved earlier this year. The application number is 2021-W E-CBCA-320529. I had trouble finding much about the transaction online. I'm interesting in seeing the public facing portion of the application, any comment letters that the OCC received, its decision on the application and if there was any CMLA associated with it.		Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible. It's not urgent for this week or anything.		Collins, Stephanie
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5/10/2021	Active	Montañez	CoinDesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.		Hubbard, Bryan

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9/10/2021	Closed	Margulies	Central Banking	Enforcement Actions	I am writing today to ask a few questions regarding the OCC's decision to levy a \$250 million penalty on Wells Fargo for non-compliance with a 2018 consent order. That order required Wells Fargo to set up loss-mitigation practices and compensate victims of improper mortgage policies. I am writing to ask a few questions about the September 9 consent order and what might happen next. Specifically: 1) How long does Wells Fargo have to pay the fine? 2) What happens if Wells Fargo continues to be non-compliant? Does the OCC continue levelling civil penalties, and if so, do they get larger? Can Wells Fargo be criminally prosecuted? 3) What law requires Wells Fargo to have loss mitigation practices? 4) Has Wells Fargo complied with other parts of the 2018 order, like compensating victims of its mortgage and car-loan policies?	1) How long does Wells Fargo have to pay the fine? Penalties are paid upon execution of the order to the U.S. Treasury. 2) What happens if Wells Fargo continues to be non-compliant? Does the OCC continue levelling civil penalties, and if so, do they get larger? Can Wells Fargo be criminally prosecuted? The OCC does not comment on specific institutions or supervisory activities. 3) What law requires Wells Fargo to have loss mitigation practices? We expect our banks to operate safely and soundly and in compliance with all applicable laws and regulations. With respect to home lending and loss mitigation, an example of such applicable laws and regulations is the Real Estate Settlement Procedures Act, 12 CFR 1024. 4) Has Wells Fargo complied with other parts of the 2018 order, like compensating victims of its mortgage and car-loan policies? The OCC does not comment on specific institutions or supervisory activities.	Collins, Stephanie
9/10/2021	Closed	PriceM	Reuters	Enforcement Actions	I was wondering if you might be able to confirm whether the OCC's civil trial against the Wells Fargo executives below will proceed as scheduled in Sioux Falls next week? Believe it was scheduled for Monday. Claudia Russ Anderson - Former Community Bank Group Risk Officer David Julian - Former Chief Auditor Paul McLinko - Former Executive Auditor	Forwarded news release on hearing: <a href="https://www.occ.gov/news/issuances/news-releases/2021/nr-occ-2021-96.html">https://www.occ.gov/news/issuances/news-releases/2021/nr-occ-2021-96.html</a>	Collins, Stephanie
9/10/2021	Active	Rocha	S&P Global	LIBOR	I'm working on a story for next week about the status of the transition away from LIBOR, specifically focused on lending. It seems there are not many non-LIBOR loans happening at the moment (though that may change in a few weeks), and some banks are still in wait-and-see mode to see which or how many reference rates they'll offer given that there are other options beyond SOFR. And there's a lot of debate four months away from the transition about which alternative rate is better and the need for credit-sensitive rates as opposed to SOFR. Wanted to check in w/ the OCC to see if you could help me understand a bit about how you all are viewing the current state of things. I know that regulators have told banks that they're welcome to choose non-SOFR rates, but curious what that will actually look like in the examination process. What types of things will examiners look for in ensuring banks are adequately managing risks of non-SOFR rates? And does the OCC have any concerns about some of the specific non-SOFR alternatives out there? Gary Gensler at the SEC had some pretty tough words on the BSBY rate. Does the OCC share any of those concerns, or does it have broader concerns more generally about credit sensitive rates? Wanted to reach out to see if you or someone at the OCC might be able to talk about all the different considerations here. Don't need anything on the record - just wanted to cover all my bases and was curious to hear how you all are approaching this.		Collins, Stephanie
9/9/2021	Closed	Rudegear	Wall Street Journal	Licensing	Hope your September is off to a good start. I'm trying to find some documents around the acquisition of a California community bank that the OCC approved earlier this year. The application number is 2021WE CBA-320529. I had trouble finding much about the transaction online. I'm interested in seeing the public facing portion of the application, any comment letters that the OCC received, its decision on the application and if there was any CMLA associated with it.	Forwarded the public portion of the application. There were no public comments and no CALMA.	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record if possible. It's not urgent for this week or anything.		Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Active	Hanson	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Litman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? I.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie

5/17/2021	Active	Needleman	Clark Hill, PLC	Project REACH	I am a member of Clark Hill, PLC and leader of the firm's Consumer Financial Services Regulatory and Compliance Practice Group. Last June I started a podcast called Credit Eco to Go. A link to the podcast's home page can be found here ( <a href="https://creditecobuzzsprout.com/">https://creditecobuzzsprout.com/</a> ). The podcast was recently recognized by Law.com and winner of The Legal Intelligencer's 2021 Law Firm Innovator. Today's credit eco-system is diverse and complex, with a variety of players. The delivery of financial products and services now mandates technology. These changes are ultimately benefitting the financial services industry, but we cannot ignore its organic foundation and structure. The credit eco-system exists alongside the force of government financial regulation, both at the state and federal level. As we come out of this global pandemic, our credit eco-system will be tested like never before. The podcast looks to examine and explore how these competing forces will be critical for any financial institution or financial services entity to survive as we head into a new post-pandemic normal. I have been following the work of Project REACH since its inception last summer. The recent announcement that major banks were going to issue credit cards to people without credit scores, while assessing their credit worthiness by checking and saving account activity, is a significant initiative with respect to expanding credit access. I believe this would be an excellent topic for the podcast. Please let me know if I can set up a telephone call to discuss.	Hubbard, Bryan
5/10/2021	Active	Montañez	Coindesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to Interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.	Hubbard, Bryan

Created	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
9/13/2021	Closed	Terris	S&P Global	Enforcement Actions	Called about today's Wells Fargo hearing. What is the status of the cases regarding Carrie Tolsted and James Strother?	Ms. Tolsted's case is pending. Here's a link to an article regarding Mr. Strother: <a href="https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-10.html">https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-10.html</a>	Collins, Stephanie
9/13/2021	Closed	Hill	Law360	Enforcement Actions	There was a reference by ALJ McNell to a several-hundred-page summary disposition order from July -he said it was a public document, but I haven't been able to find it in the FOIA Reading Room. Do you know where I may obtain a copy?	Directed reporter to FOIA Electronic Reading Room.	Collins, Stephanie
9/13/2021	Closed	Mihaly	InsideEPA	Agency (general)	I'm looking at the federal registrar notice for the comment request for the Supervisory Guidance on Stress Testing for Banking Organizations With Total Consolidated Assets of More Than \$100 billion. I'm wondering whether you could point me toward the docket and/or where I might be able to find public comments? Have any comments been submitted yet, and if so, how might I view/keep track of those comments? I followed the link and do not see any comments. Do you know whether there are any comments that have been submitted and simply not uploaded to the site yet?	I think this is the Federal Register Notice you're referencing: <a href="https://www.federalregister.gov/documents/2021/07/13/2021-14773/agency-information-collection-activities-information-collection-renewal-comment-request-supervisory">https://www.federalregister.gov/documents/2021/07/13/2021-14773/agency-information-collection-activities-information-collection-renewal-comment-request-supervisory</a> At the end of the section titled "Addresses," you'll find bulleted information on how to view comments at <a href="http://www.reginfo.gov">www.reginfo.gov</a> . This 60-Day PRA Federal Register notice has not received any comments at this time.	Collins, Stephanie
9/13/2021	Active	Gardner	San Francisco Business Times	Enforcement Actions	Following up on today's Wells Fargo hearing. How long is the trial expected to last? The notice of charges indicates the penalties the OCC is seeking, but I've seen other articles with different amounts. What are the penalties amounts that the OCC is seeking? Have any of the executives entered pleas?	The Events page indicates the dates of the trial.	Collins, Stephanie
9/10/2021	Active	Rocha	S&P Global	LIBOR	I'm working on a story for next week about the status of the transition away from LIBOR, specifically focused on lending. It seems there are not many non-LIBOR loans happening at the moment (though that may change in a few weeks), and some banks are still in wait-and-see mode to see which or how many reference rates they'll offer given that there are other options beyond SOFR. And there's a lot of debate four months away from the transition about which alternative rate is better and the need for credit-sensitive rates as opposed to SOFR. Wanted to check in w/ the OCC to see if you could help me understand a bit about how you all are viewing the current state of things. I know that regulators have told banks that they're welcome to choose non-SOFR rates, but curious what that will actually look like in the examination process. What types of things will examiners look for in ensuring banks are adequately managing risks of non-SOFR rates? And does the OCC have any concerns about some of the specific non-SOFR alternatives out there? Gary Gensler at the SEC had some pretty tough words on the BSBY rate. Does the OCC share any of those concerns, or does it have broader concerns more generally about credit sensitive rates? Wanted to reach out to see if you or someone at the OCC might be able to talk about all the different considerations here. Don't need anything on the record - just wanted to cover all my bases and was curious to hear how you all are approaching this.		Collins, Stephanie
9/10/2021	Active	Lawson	Bank Automation News	Operational Risk	I followed closely the OCC and other federal agency's RFP on information about AI and other cutting edge technologies' use in banking. I wondered what's the next step for that information or in that process?		Collins, Stephanie
9/10/2021	Closed	Eisen	Wall Street Journal	Enforcement Actions	Following up on today's news release re: Wells Fargo hearing. Will the hearing including Carrie Tolsted? Just to be clear, does that mean a date for a trial hasn't been set yet?	The case against Ms. Tolsted is still pending. Correct - no trial date set.	Collins, Stephanie
9/10/2021	Closed	Morrow	CNN	Enforcement Actions	Following up on the Wells Fargo notice of hearing. Why aren't Carrie Tolsted and James Strother included in the news release? Are they part of the hearing next week?	Ms. Tolsted's case is pending. Here's a news release regarding Mr. Strother: <a href="https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-10.html">https://www.occ.gov/news-issuances/news-releases/2021/nr-occ-2021-10.html</a>	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible. It's not urgent for this week or anything.		Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Active	Hansen	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Litman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? I.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie

5/17/2021	Active	Needleman	Clark Hill, PLC	Project REACH	I am a member of Clark Hill, PLC and leader of the firm's Consumer Financial Services Regulatory and Compliance Practice Group. Last June I started a podcast called Credit Eco to Go. A link to the podcast's home page can be found here ( <a href="https://creditecobuzzsprout.com/">https://creditecobuzzsprout.com/</a> ). The podcast was recently recognized by Law.com and winner of The Legal Intelligencer's 2021 Law Firm Innovator. Today's credit eco-system is diverse and complex, with a variety of players. The delivery of financial products and services now mandates technology. These changes are ultimately benefitting the financial services industry, but we cannot ignore its organic foundation and structure. The credit eco-system exists alongside the force of government financial regulation, both at the state and federal level. As we come out of this global pandemic, our credit eco-system will be tested like never before. The podcast looks to examine and explore how these competing forces will be critical for any financial institution or financial services entity to survive as we head into a new post-pandemic normal. I have been following the work of Project REACH since its inception last summer. The recent announcement that major banks were going to issue credit cards to people without credit scores, while assessing their credit worthiness by checking and saving account activity, is a significant initiative with respect to expanding credit access. I believe this would be an excellent topic for the podcast. Please let me know if I can set up a telephone call to discuss.	Hubbard, Bryan
5/10/2021	Active	Montañez	Coindesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to Interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.	Hubbard, Bryan



Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
9/14/2021	Active	Steinberg	Wall Street Journal	Credit	I cover supply chain finance and I understand the OCC has been looking more closely at this space since Greensill Imploded In March, I wanted to see if I might speak with someone on the specific topic of rebates within SCF, and how the OCC looks at their use among financial institutions,		Collins, Stephanie
9/14/2021	Closed	Hill	Law360	Enforcement Actions	For our coverage planning purposes, do you have any sense of when/if John Stumpf and Tim Sloan might be called as witnesses in the Wells Fargo IAP proceedings? If you have any guidance on the timing of potential testimony from Russ Anderson, Julian and McInko, that would also be great to get.	The information you've requested isn't available.	Collins, Stephanie
9/13/2021	Closed	Gardner	San Francisco Business Times	Enforcement Actions	Following up on today's Wells Fargo hearing... How long is the trial expected to last? The notice of charges indicates the penalties the OCC is seeking, but I've been other articles with different amounts. What are the penalties amounts that the OCC is seeking? Have any of the executives entered pleas?	The Event page indicates the dates of the trial. The amount of civil money penalties assessed by the OCC is discussed on page 2 of the notice of charges. Page 2 of the notice of charges also states "the ALJ may recommend and the Comptroller may decide to increase the amount of the civil money penalties assessed herein, consistent with the law and the evidence presented during the proceedings." In addition, the civil money penalties the OCC seeks to establish as supported by the evidence is discussed in the 3/26/2021 Enforcement Counsel's Motion for Summary Disposition Brief against Resp Russ Anderson at p. 199-204; and the 3/26/2021 Enforcement Counsel's Motion for Summary Disposition Brief against Respondents Julian and McInko at 194-199. These documents and others are available in the OCC's FOIA Electronic Reading Room. Here are the instructions to access the public documents in the OCC's FOIA Electronic Reading Room: 1. Go to the OCC's FOIA Electronic Reading Room at <a href="https://foia-pal.occ.gov/app/ReadingRoom.aspx">https://foia-pal.occ.gov/app/ReadingRoom.aspx</a> 2. Uncheck the box next to reading room filing cabinet 3, Check the box next to Wells Fargo IAP Enforcement Proceeding Filings (it's the second to last item) 4. Click search. You should see all of the public documents related to this topic. Regarding your second question, a "plea" is generally a term used in criminal proceedings. The OCC does not conduct criminal proceedings. The OCC has obtained the following civil settlements related to the systemic sales practices misconduct at Wells Fargo: OCC settled actions against other former senior Wells executive officers include: • Former CEO John Stumpf, who consented to a prohibition and \$17.5 million CMP • James Strother, the former General Counsel of the Corporation who settled for a \$3.5 million CMP and a Personal Cease and Desist Order (PC&D) • the former Chief Risk Officer Mjke Loughlin - PC&D and a \$1.25 million CMP • former chief administrative officer Hope Hardison for a PC&D and \$2.25 million CMP • Matthew Raphaelson, former Group Finance Officer and the Head of Strategic Planning and Finance – Prohibition and \$925,000 CMP • Ken Zimmerman, former Head of the Deposit Products Group – PC&D and \$400,000 CMP; • Tracy Kidd, former Head of Community Bank Human Resources – PC&D and \$350,000 CMP.	Collins, Stephanie
9/13/2021	Closed	Prentice	Reuters	Enforcement Actions	Thanks for all the information about the hearing in Sioux Falls. Do you happen to know how late the hearing is expected to go each day?	The hearing will end at 4:30 p.m. each day.	Collins, Stephanie
9/13/2021	Active	Whitette	Independent Bankers Magazine	Operational Risk	Would you be willing to take an interview with Independent Banker Magazine on a short list of topics including Synthetic Fraud? Or possibly someone else from the OCC? 1. What do you think are the most important trends leading to higher levels of remote authentication fraud today? 2. How have fraudsters taken advantage of the COVID-19 pandemic, which led more consumers to enroll in online or mobile accounts and to transact business remotely? 3. Would you explain to me what community bankers need to know and look out for when it comes to new account fraud? 4. Would you explain to me what community bankers need to know and look out for when it comes to synthetic identity fraud? 5. Would you explain to me what community bankers need to know and look out for when it comes to account takeover fraud? 6. Are there other types of remote authentication fraud I'm missing? 7. What are the tools community bankers can use to recognize these types of fraud and stop them? 8. Would you explain how biometrics might be useful in fighting remote authentication fraud? 9. Are multifactor authentication strategies useful in countering remote authentication fraud? And if so, which are the best strategies? 10. How are banks in other countries dealing with remote authentication fraud? Are there innovative models we might look to? 11. Are there any promising regulatory fixes on the horizon? You could answer in writing and then follow up with a short conversation?		Collins, Stephanie
9/13/2021	Closed	Gandels	New York Times	Enforcement Actions	Was trying to get some details on the proceedings. Why isn't Carrie Tolsted part of the hearing. Did she settle? Also is there a proposed schedule of when people will testify, or some order? Also the press release says there is material in the reading room, but I wasn't able to figure out how to access them. What is the correct search term for that?	In response to your questions: • Ms. Tolsted's case is pending. • There is no schedule for witness testimony. Here are the instructions to access the public documents in the OCC's FOIA Electronic Reading Room: 1. Go to the OCC's FOIA Electronic Reading Room at <a href="https://foia-pal.occ.gov/app/ReadingRoom.aspx">https://foia-pal.occ.gov/app/ReadingRoom.aspx</a> 2. Uncheck the box next to reading room filing cabinet 3. Check the box next to Wells Fargo IAP Enforcement Proceeding Filings (it's the second to last item) 4. Click search. You should see all of the public documents related to this topic.	Collins, Stephanie

9/10/2021	Active	Rocha	S&P Global	LIBOR	I'm working on a story for next week about the status of the transition away from LIBOR, specifically focused on lending. It seems there are not many non-LIBOR loans happening at the moment (though that may change in a few weeks), and some banks are still in wait and see mode to see which or how many reference rates they'll offer given that there are other options beyond SOFR. And there's a lot of debate four months away from the transition about which alternative rate is better and the need for credit-sensitive rates as opposed to SOFR. Wanted to check in w/ the OCC to see if you could help me understand a bit about how you all are viewing the current state of things. I know that regulators have told banks that they're welcome to choose non-SOFR rates, but curious what that will actually look like in the examination process. What types of things will examiners look for in ensuring banks are adequately managing risks of non-SOFR rates? And does the OCC have any concerns about some of the specific non-SOFR alternatives out there? Gary Gensler at the SEC had some pretty tough words on the BSBY rate. Does the OCC share any of those concerns, or does it have broader concerns more generally about credit sensitive rates? Wanted to reach out to see if you or someone at the OCC might be able to talk about all the different considerations here. Don't need anything on the record – just wanted to cover all my bases and was curious to hear how you all are approaching this.	Collins, Stephanie	
9/10/2021	Closed	Lawson	Bank Automation News	Operational Risk	I followed closely the OCC and other federal agency's RFP on Information about AI and other cutting edge technologies' use in banking. I wondered what's the next step for that information or in that process?	We are reviewing stakeholder comments to determine next steps,	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat – preferably on-record, if possible. It's not urgent for this week or anything.		Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
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9/13/2021	Closed	Williquette	Independent Bankers Magazine	Operational Risk	Would you be willing to take an interview with Independent Banker Magazine on a short list of topics including Synthetic Fraud? Or possibly someone else from the OCC? 1. What do you think are the most important trends leading to higher levels of remote authentication fraud today? 2. How have fraudsters taken advantage of the COVID-19 pandemic, which led more consumers to enroll in online or mobile accounts and to transact business remotely? 3. Would you explain to me what community bankers need to know and look out for when it comes to new account fraud? 4. Would you explain to me what community bankers need to know and look out for when it comes to synthetic identity fraud? 5. Would you explain to me what community bankers need to know and look out for when it comes to account takeover fraud? 6. Are there other types of remote authentication fraud I'm missing? 7. What are the tools community bankers can use to recognize these types of fraud and stop them? 8. Would you explain how biometrics might be useful in fighting remote authentication fraud? 9. Are multifactor authentication strategies useful in countering remote authentication fraud? And if so, which are the best strategies? 10. How are banks in other countries dealing with remote authentication fraud? Are there innovative models we might look to? 11. Are there any promising regulatory fixes on the horizon? You could answer in writing and then follow up with a short conversation?	This article has a quick turnaround due date, and the writer has decided to move forward with what she has.	Collins, Stephanie
9/10/2021	Active	Rocha	S&P Global	LIBOR	I'm working on a story for next week about the status of the transition away from LIBOR, specifically focused on lending. It seems there are not many non-LIBOR loans happening at the moment (though that may change in a few weeks), and some banks are still in wait and see mode to see which or how many reference rates they'll offer given that there are other options beyond SOFR. And there's a lot of debate four months away from the transition about which alternative rate is better and the need for credit-sensitive rates as opposed to SOFR. Wanted to check in w/ the OCC to see if you could help me understand a bit about how you all are viewing the current state of things. I know that regulators have told banks that they're welcome to choose non-SOFR rates, but curious what that will actually look like in the examination process. What types of things will examiners look for in ensuring banks are adequately managing risks of non-SOFR rates? And does the OCC have any concerns about some of the specific non-SOFR alternatives out there? Gary Gensler at the SEC had some pretty tough words on the BSBY rate. Does the OCC share any of those concerns, or does it have broader concerns more generally about credit sensitive rates? Wanted to reach out to see if you or someone at the OCC might be able to talk about all the different considerations here. Don't need anything on the record - just wanted to cover all my bases and was curious to hear how you all are approaching this.		Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping the OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abeyson on the phone with whomever at OCC may be able to chat - preferably on-record, if possible. It's not urgent for this week or anything.		Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Active	Hansen	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker Magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie

5/17/2021	Active	Needleman	Clark Hill, PLC	Project REACH	<p>I am a member of Clark Hill, PLC and leader of the firm's Consumer Financial Services Regulatory and Compliance Practice Group. Last June I started a podcast called Credit Eco to Go. A link to the podcast's home page can be found here (<a href="https://crediteobuzzspodcast.com/">https://crediteobuzzspodcast.com/</a>), The podcast was recently recognized by Law.com and winner of The Legal Intelligence's 2021 Law Firm Innovator. Today's credit eco-system is diverse and complex, with a variety of players. The delivery of financial products and services now mandates technology. These changes are ultimately benefitting the financial services industry, but we cannot ignore its organic foundation and structure. The credit eco-system exists alongside the force of government financial regulation, both at the state and federal level. As we come out of this global pandemic, our credit eco-system will be tested like never before. The podcast looks to examine and explore how these competing forces will be critical for any financial institution or financial services entity to survive as we head into a new post-pandemic normal. I have been following the work of Project REACH since its inception last summer. The recent announcement that major banks were going to issue credit cards to people without credit scores, while assessing their credit worthiness by checking and saving account activity, is a significant initiative with respect to expanding credit access. I believe this would be an excellent topic for the podcast. Please let me know if I can set up a telephone call to discuss.</p>	Hubbard, Bryan
5/10/2021	Active	Montañez	Coindesk	Comptroller	<p>Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live, specifically May 24th - May 27th</p>	Hubbard, Bryan

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
9/16/2021	Closed	Follett	Government Executive	Agency (general)	I'm reaching out on behalf of GovExec, Nextgov, and Route Fifty to invite you to participate as a featured speaker and panellist at our upcoming event, The State of the Federal Workforce. In this annual series, Gov Exec will convene experts across government for a more in-depth look at the challenges and opportunities faced by employees at the highest levels of public service. Covering issues from the new management agenda to prioritizing diversity across the workforce, we'll examine what it means to be a civil servant in these turbulent times, and best practices to develop a resilient and capable workforce able to serve the millions who rely on it every day. We would be honored to have you join us for our panel on The Federal Agency of the Future. We believe your perspective would be invaluable to our audience of senior government leaders, and we hope you can attend.	Declined	Collins, Stephanie
9/16/2021	Closed	Gunderman	Information Security Media Group	Cryptocurrency	I'm gathering information for a piece, today, on Acting Comptroller of the Currency Michael Hsu's remarks yesterday on safeguarding trust in banking. Wanted to zero in on the cryptocurrency part of the discussion, particularly Hsu's remarks that it is necessary for regulators to "ensure that crypto/DeFi activities that take place within the banking system or are facilitated by banks are trustworthy." With DeFi transactions taking place outside of these bounds, is it any indication that the OCC intends to extend its purview to DeFi platforms? Can you comment any further about the privacy/security implications of these platforms and what can be done to safeguard investors' funds/data? Especially considering the uptick in cyberattacks targeting crypto platforms.	we have no further comment	Collins, Stephanie
9/10/2021	Closed	Rocha	S&P Global	LIBOR	I'm working on a story for next week about the status of the transition away from LIBOR, specifically focused on lending. It seems there are not many non-LIBOR loans happening at the moment (though that may change in a few weeks), and some banks are still in wait-and-see mode to see which or how many reference rates they'll offer given that there are other options beyond SOFR. And there's a lot of debate four months away from the transition about which alternative rate is better and the need for credit-sensitive rates as opposed to SOFR. Wanted to check in w/ the OCC to see if you could help me understand a bit about how you all are viewing the current state of things. I know that regulators have told banks that they're welcome to choose non-SOFR rates, but curious what that will actually look like in the examination process. What types of things will examiners look for in ensuring banks are adequately managing risks of non-SOFR rates? And does the OCC have any concerns about some of the specific non-SOFR alternatives out there? Gary Gensler at the SEC had some pretty tough words on the BSBY rate. Does the OCC share any of those concerns, or does it have broader concerns more generally about credit sensitive rates? Wanted to reach out to see if you or someone at the OCC might be able to talk about all the different considerations here. Don't need anything on the record — just wanted to cover all my bases and was curious to hear how you all are approaching this.	We can't help out with an interview at this time.	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat — preferably on-record, if possible. It's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13	Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter — the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Active	Hansen	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie

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5/10/2021	Active	Montañez	CoinDesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.	Hubbard, Bryan

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9/17/2021	Closed	Schonberger	Yahoo Finance	Cryptocurrency	I'm interested in learning more about the OCC's efforts in this space and would love to set up an introductory call. For instance, I read that Circle is planning to apply for a banking license to be a cryptocurrency bank. Would love to hear how the OCC is viewing this space. Additionally, I've been having off-the-record conversations with the folks at Treasury about the potential regulation recommendations being coordinated across the financial regulatory agencies. I'd love to hear the OCC's thoughts on those if possible as well.	We can't help out with an interview at this time, but we'll re-engage with you when we have something to share.	Collins, Stephanie
9/9/2021	Active	Hamilton	@loomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials for Hsu himself that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible, it's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13.	Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/27/2021	Closed	Hansen	Law360	Operational Risk	Calling about today's fintech due diligence guide. Why is this being issued now? Are there any points or information sources that you want to emphasize?	Declined	Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? (i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
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5/10/2021	Active	Montañez	CoinDesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.		Hubbard, Bryan

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9/20/2021	Closed	Weatherhead	S&P Global	CRA	We are working on a story related to the replacement of the June 2020 CRA rule. I was hoping for a little clarification regarding this tidbit about the 1995 rules: The Office of the Comptroller of the Currency (OCC) is soliciting comments on proposed rules to rescind the Community Reinvestment Act (CRA) rule issued in 2020 and replace it with rules adopted jointly by the Federal banking agencies in 1995, as amended. Does that mean that 1995 rules will be in effect as the agencies work toward a new joint rulemaking, or that the new joint rulemaking will be based on the rules jointly agreed upon in 1995 (and updated if presume?).	The OCC's June 2020 CRA rule is in effect until rescinded. On September 8, 2021, the OCC issued a proposal to rescind its June 2020 CRA rule and replace it with rules based largely on the rules adopted jointly by the federal banking agencies in 1995.	Collins, Stephanie
9/20/2021	Closed	RodhaP	S&P Global	Enforcement Actions	I saw this BK from MUFG about a consent order it's entered into w/ the OCC relating to its technology and operational risk management. <a href="https://www.sec.gov/A?doc=/Archives/edgar/data/1011659/000162828021018879/ub-20210920.htm">https://www.sec.gov/A?doc=/Archives/edgar/data/1011659/000162828021018879/ub-20210920.htm</a> Wanted to check in and see whether the OCC has any comment on this and would provide a copy of the consent order.	Provided link to the news release.	Collins, Stephanie
9/20/2021	Closed	MeltonC	KQVR-TV / KMAX-TV (CBS Sacramento)	Customer Assistance Group (CAG)	We are doing a story on Peer to Peer transfer apps. A college student lost his savings in a series of Zeje transfers. The bank investigated and determined they were "authorized". The student has sworn in a police report he did not authorize or perform the transactions. He has filed complaints with the OCC and the FDIC. I am looking for a response to the following: CALPIRG states the regulatory agencies including the OCC - need to investigate the banks. Do you agree? Is OCC investigating the banks handling of fraud complaints for Peer to peer transfer apps?	We can't comment on individual's complaints or supervisory activities. The OCC has a very robust consumer complaint program supported by the OCC Customer Assistance Group. We encourage anyone with a complaint against one of our regulated institutions to contact the Customer Assistance Group at 1-800-613-6743, Monday through Friday from 7 AM until 7 PM Central time. Information on how to file a complaint online, via mail or fax is available at <a href="http://www.helpwithmybank.gov">www.helpwithmybank.gov</a> . You'll find the "File a Complaint" link on the right side of the page. The Help With My Bank web page also has information on electronic banking errors; <a href="https://www.helpwithmybank.gov/help-topic/bank-account/electronic-transactions/index-electronic-transactions.html">https://www.helpwithmybank.gov/help-topic/bank-account/electronic-transactions/index-electronic-transactions.html</a> .	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this, it would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat - preferably on record, if possible. It's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13.	Collins, Stephanie
9/7/2021	Active	Meljan	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/26/2021	Active	Litman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie
5/17/2021	Active	Needleman	Clark Hill, PLC	Project REACH	I am a member of Clark Hill, PLC and leader of the firm's Consumer Financial Services Regulatory and Compliance Practice Group. Last June I started a podcast called Credit Eco to Go. A link to the podcast's home page can be found here ( <a href="https://creditecobuzzsprout.com/">https://creditecobuzzsprout.com/</a> ). The podcast was recently recognized by Law.com and winner of The Legal Intelligence's 2021 Law Firm Innovator. Today's credit eco-system is diverse and complex, with a variety of players. The delivery of financial products and services now mandates technology. These changes are ultimately benefitting the financial services industry, but we cannot ignore the organic foundation and structure. The credit eco-system exists alongside the force of government financial regulation, both at the state and federal level. As we come out of this global pandemic, our credit eco-system will be tested like never before. The podcast looks to examine and explore how these competing forces will be critical for any financial institution or financial service entity to survive as we head into a new post-pandemic normal. I have been following the work of Project REACH since its inception last summer. The recent announcement that major banks were being to issue credit cards to people without credit scores, while assessing their credit-worthiness by checking and saving account activity, is a significant initiative with respect to expanding credit access. I believe this would be an excellent topic for the podcast. Please let me know if I can set up a telephone call to discuss.		Hubbard, Bryan
5/10/2021	Active	Montalet	GojoDesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live, specifically May 24th - May 27th.		Hubbard, Bryan



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9/21/2021	Closed	BrownWesley	Daily Record Business Journal	Enforcement Actions	Calling about the Wells Fargo civil money penalty for \$250 million. Where is that money paid? Will it be paid to customers?	As indicated in the OCC's news release, the civil money penalty will be paid to the U.S. Treasury: <a href="https://www OCC.gov/news-issuances/news-releases/2021/nr-occ-2021-95.html">https://www OCC.gov/news-issuances/news-releases/2021/nr-occ-2021-95.html</a>	Collins, Stephanie
9/20/2021	Active	ZussN	EuroMoney Institutional Investor	Comptroller	I have reported on Michael Hsu at the Office of the Comptroller of the Currency, the agency and context in which he was appointed to serve as acting comptroller. In a short time, Hsu has made a big impact and readers want to know more about what is on the OCC agenda. It would be great to speak with the acting comptroller for an article on priorities at the OCC.		Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat – preferably on-record, if possible, it's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13.	Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie
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9/21/2021	Active	Schonberger	Yahoo Finance	Cryptocurrency	Requested an interview with Mr. Hsu to discuss his remarks at Blockchain Association.	Scheduled for Sept. 29	Collins, Stephanie
9/20/2021	Closed	ZussN	Euromoney Institutional Investor	Comptroller	. i have reported on Michael Hsu at the Office of the Comptroller of the Currency, the agency and context in which he was appointed to serve as acting comptroller. In a short time, Hsu has made a big impact and readers want to know more about what is on the OCC agenda. It would be great to speak with the acting comptroller for an article on priorities at the OCC.	declined	Collins, Stephanie
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5/10/2021	Active	Montañez	CoinDesk	Comptroller	Would love to see if perhaps we can make work the week of Consensus to interview Acting Comptroller Hsu live. Specifically May 24th - May 27th.		Hubbard, Bryan

Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
9/23/2021	Closed	Flitter	New York Times	Agency (general)	For a story I'm doing on the new comptroller nom, just wondering: What's the approximate headcount at the OCC?	As of March 31, 2021, the number of employees is 3,458.	Collins, Stephanie
9/23/2021	Closed	Bennett	S&P Global	Comptroller	I wanted to check in because we have seen so much coverage of a likely nomination of Ms. Saule Omarova as the next Comptroller of the Currency. We have already run an article on that possibility, based on what we have seen so far in the financial press, but I wondered if you might be able to confirm this or to provide any further comment?	Decline to comment	Collins, Stephanie
9/22/2021	Closed	De	CoinDesk	Comptroller	I wanted to check if you could share anything on or off-record about Saule Omarova and news that she's being nominated to be the next Comptroller?	Decline to comment	Collins, Stephanie
9/21/2021	Active	Schonberger	Yahoo Finance	Cryptocurrency	Requested an interview with Mr. Hsu to discuss his remarks at Blockchain Association.	Scheduled for Sept. 29	Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat -- preferably on-record, if possible. It's not urgent for this week or anything. We're doing an article about Walden Mutual Bank's application for a bank charter—the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?	Interview scheduled with Mr. Hsu for October 13.	Collins, Stephanie
9/7/2021	Active	Melican	S&P Global	Licensing	I am a freelance writer working on an article for Independent Banker magazine. The article is about a group that's planning to obtain a mutual bank charter. I understand there hasn't been a new mutual bank charter approved in the U.S. in my decades, and in New England for even longer than that. Can you point me in the right direction where I could verify that information? i.e. I am looking for the last time a new mutual bank charter was approved in the U.S. Brian Sullivan at FDIC suggested I ask you as he thinks most mutual bank charters went thru the OTS.		Collins, Stephanie
8/26/2021	Active	Littman	Independent Banker Magazine	Licensing	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie
8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency			Collins, Stephanie
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9/24/2021	Closed	Freedberg	ICIJ	Specific Banks	Per Eagle National Holding Co. and Eagle National Bank of Miami, are they defunct? Can you please check info on their status?	The FDIC website has information on Eagle National Bank of Miami. Click on the "History" tab <a href="https://banks.data.fdic.gov/bankfind/suite/bankfind/details/1715?bankfindLevelThreeView=Other%20Names">https://banks.data.fdic.gov/bankfind/suite/bankfind/details/1715?bankfindLevelThreeView=Other%20Names</a>	Collins, Stephanie
9/24/2021	Active	Montbriani	ICBA Independent Banker Magazine	Mutual Savings Associations	We are currently fact-checking an article for our upcoming November 2021 issue and I am hoping you can help me confirm one piece of information. Does the Office of the Comptroller of the Currency have any record of a mutual bank charter going back to 1960? The FDIC does not have a record of this, and before 1980, such records would be kept by the Office of Thrift Supervision (which is now handled by your office). Please let me know if you can confirm or deny any such record. In addition, I am working on a deadline, so if you could provide me with this information at your earliest convenience I would greatly appreciate it.		Collins, Stephanie
9/21/2021	Active	Schonberger	Yahoo Finance	Cryptocurrency	Requested an interview with Mr. Hsu to discuss his remarks at Blockchain Association.	Scheduled for Sept. 29	Collins, Stephanie
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9/7/2021	Active	Meljan	S&P Global	Licensing	We're doing an article about Walden Mutual Bank's application for a bank charter -- the first entity seeking to organize into a mutual ownership structure for many years. Do you have data on the latest bank to apply for a charter organizing under a mutual ownership structure (before Walden Mutual)? And if mutuals that flipped into stock companies are included, what would the latest entity be?		Collins, Stephanie
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9/27/2021	Closed	Freedberg	OCJ	Enforcement Actions	on the Eagle Bank 2004 consent order—did the OCC drop that order 18 months later? I see the fed dropped the cease and desist order in 2009 but not sure about the earlier OCC order.	Go to the OCC.gov Enforcement Actions search at <a href="https://apps.occ.gov/EASearch">https://apps.occ.gov/EASearch</a> . Enter the 2004 consent order number, which is 2004-138 and search. You should see the termination date and link to the document.	Collins, Stephanie
9/27/2021	Active	Newmyer	Washington Post	Cryptocurrency	I'm reaching out for a story I'm writing on the forthcoming report on stablecoins from the President's Working Group. I know Comptroller Hsu has been participating in that effort, and I saw his remarks last week to the Blockchain Association. Does he have any availability this afternoon or tomorrow to discuss his preferred approach to those assets - and/or more generally what he thinks a workable regulatory framework for the sector would look like and what role the OCC would play in it? Barring that, if there's anybody at the staff level working on these issues who can talk about this - on background or whatever works - I'd be much obliged.		Collins, Stephanie
9/27/2021	Active	Rucker	Capitol Forum	Licensing	I am chasing a rumor that OCC has rejected a bank license from Monzo (I said bank merger on the phone message, sorry). I am told that the OCC had concerns about the CRA plan among other things. In any event, Monzo is based in London so there is no one to comment on this at their end yet. Do you all have anything you'd like to share today (Monday) that I could use for the story if this holds up?		Collins, Stephanie
9/24/2021	Active	Montbriand	ICBA Independent Banker Magazine	Mutual Savings Associations	We are currently fact-checking an article for our upcoming November 2021 issue and I am hoping you can help me confirm one piece of information. Does the Office of the Comptroller of the Currency have any record of a mutual bank charter going back to 1980? The FDIC does not have a record of this, and before 1980, such records would be kept by the Office of Thrift Supervision (which is now handled by your office). Please let me know if you can confirm or deny any such record. In addition, I am working on a deadline, so if you could provide me with this information at your earliest convenience I would greatly appreciate it.		Collins, Stephanie
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8/12/2021	Active	PostK	The Block Crypto	Cryptocurrency	Would I be able to get in touch with the acting comptroller, specifically about what's happening with stablecoin regulation?		Collins, Stephanie

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9/28/2021	Closed	Hamilton	Bloomberg	Risk Management	We just put out a short story about the Fed seeking info from supervised U.S. institutions on their Evergrande exposure. We also have a source saying OCC was similarly provided such information. Would the agency wish to comment on that or provide any further guidance?	Decline to comment	Collins, Stephanie
9/28/2021	Active	Killebrew	Vice News	Cryptocurrency	I'm a producer and journalist for the multiple Emmy Award-winning Vice News. We are currently working on a story about cryptocurrencies and decentralized finance, and would like to request an on-camera interview with Acting Comptroller of the Currency, Michael Hsu. We feel his insights into this side of digital assets to be extremely valuable for our audience to hear. Our national correspondent for this story is Michael Moynihan. If possible, would love to discuss what is possible, over the phone and of the record, at your earliest convenience, thank you!		Collins, Stephanie
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9/27/2021	Closed	Prentice	Reuters	Enforcement Actions	I know OCC is going to be posting the witness schedule for October for the Wells Fargo hearing, and I just wanted to check in as I do not yet see it online. Is that correct, or am I missing it?	We have not updated the Wells Fargo hearing page with that info yet.	Collins, Stephanie
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Created On	Issue Status	Contact Name	Media Outlet	Subject	Question	Answer	Assigned To
10/1/2021	Closed	Prior	American Banker	Enforcement Actions	Did the OCC discover any new or persistent problems with WaFd's BSA/AML program that led to the new \$2.5 million penalty under the 2018 consent order, or was it something, like the bank says in the release, done with the aim toward resolving the consent order entirely?	We do not comment on specific banks, and we don't comment on enforcement actions beyond what's posted on our website.	Collins, Stephanie
10/1/2021	Active	Maitens	Wall Street on Parade	Credit	A financial disclosure form for Boston Fed President Eric Rosengren shows that his wife held a "secured loan for investment" at the federally-insured national bank, Citibank, a unit of Citigroup (Scroll down to Schedule C, Liabilities, at the financial disclosure form link.) We asked the Boston Fed to clarify if this was a margin loan used for the Rosengrens to trade in stocks. (The same financial disclosure form shows 68 transactions in stocks and REITs in a Joint Account for the Rosengrens.) Can you please advise us as to what forms of "secured loan for investment" would be legal at a federally-insured depository institution. We have already asked the FDIC about this matter and they referred us to you as the regulator of national banks.		Collins, Stephanie
9/30/2021	Closed	Brooks, James	Anchorage Daily News	Fair Access	This is James Brooks at the Anchorage Daily News. I'm working on a story that touches on the Fair Access to Financial Services rule proposed in November 2020 ( <a href="https://www.regulations.gov/document/OCC-2020-00420001">https://www.regulations.gov/document/OCC-2020-00420001</a> ). I had a few questions, and it'd be great if I could get an answer by Friday, Oct. 8: What happened to that rule? Is it still in process, or has it been dropped? If it has been dropped, why? Was there a public notice about the decision to not move forward?	The OCC issued a news release on January 28, 2021, announcing it paused publication of the Fair Access Rule. Acting Comptroller Michael J. Hsu stated in his May 19 testimony that he has no intention of revisiting that decision.	Collins, Stephanie
9/28/2021	Active	Killebrew	Vice News	Cryptocurrency	I'm a producer and journalist for the multiple Emmy Award-winning Vice News. We are currently working on a story about cryptocurrencies and decentralized finance, and would like to request an on-camera interview with Acting Comptroller of the Currency, Michael Hsu. We feel his insights into this side of digital assets to be extremely valuable for our audience to hear. Our national correspondent for this story is Michael Moynihan. If possible, would love to discuss what is possible, over the phone and off the record, at your earliest convenience, thank you!		Collins, Stephanie
9/9/2021	Active	Hamilton	Bloomberg	Consumer protection	A colleague of mine in New York was interested in trying to understand how financial regulators and prosecutors may be turning increased attention to discriminatory lending, adding more emphasis on such matters as redlining. I told him about the interesting statement Acting Comptroller Hsu made about Cadence the other day, and he was hoping OCC might line up a couple of officials (or Hsu himself) that could speak to the agency's work and any change in interest, tempo or resources devoted to this. It would likely be myself and Max Abelson on the phone with whomever at OCC may be able to chat — preferably on-record if possible. It's not urgent for this week or anything.	Interview scheduled with Mr. Hsu for October 13.	Collins, Stephanie

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10/4/2021	Active	Ambrose5	Dallas Morning News	LIHTC	Where can I find a) the Petition for Rulemaking that was filed by some Dallas attorneys in March related to the Low Income Housing Tax Credit program; and b) any responses/commentaries that have come in related to it? Could you also tell me what the OCC's timeline is for responding to the Petition?		Collins, Stephanie
10/4/2021	Active	Rozansky	Bank Policy Institute	Bank Policy Institute	Inquiring about the Problem Bank Supervision handbook. The caller asked for the "back story" as to why the document was issued, if there's any new information in the handbook, or if it's existing information assembled in one place.		Collins, Stephanie
10/3/2021	Closed	Palma	Financial Times	Licensing	I am reaching out as we are writing an article about Monzo withdrawing its US banking license application. In the article we say Monzo withdrew its application after it had been made clear in recent weeks in conversations with the OCC that its bid to the OCC was unlikely to be successful. We are also mentioning that online brokerage Robinhood, corporate card specialist Brex, Japanese e-commerce group Rakuten and Jack Dorsey's payments firm Square have all withdrawn applications for different types of banking charter in recent years. Would you like to provide any comment on any of these points? Deadline for publication is before the end of the day today.	In response to your inquiry regarding Monzo, we do not comment on pending applications. You can monitor the status of the filing in the Corporate Application Search on OCC.gov at <a href="https://apps.occ.gov/CAAS_CATS/">https://apps.occ.gov/CAAS_CATS/</a> . We decline to comment on the other institutions referenced in your email.	Collins, Stephanie
10/1/2021	Closed	Martens	Wall Street on Parade	Credit	A financial disclosure form for Boston Fed President Eric Rosengren shows that his wife held a "secured loan for investment" at the federally insured national bank, Citibank, a unit of Citigroup. (Scroll down to Schedule C, Liabilities, at the financial disclosure form link.) We asked the Boston Fed to clarify if this was a margin loan used for the Rosengrens to trade in stocks. (The same financial disclosure form shows 6 transactions in stocks and REITs in a joint account for the Rosengrens.) Can you please advise us as to what forms of "secured loan for investment" would be legal at a federally insured depository institution. We have already asked the FDIC about this matter and they referred us to you as the regulator of national banks. Follow up question: Today we published an article documenting that the federally insured, commercial bank, Citibank N.A., is providing margin loans (which they are calling Margin and Securities Backed Finance or MSBF) to customers of their Private Bank. Can you tell us if Citibank has permission to do this from the OCC and under what law they are allowed to do this. Our deadline is as previously indicated, 6 p.m. (EDT) today. Our article is at link below: <a href="https://wallstreetonparade.com/2021/10/new.documents.show.the.feds.trading-scandal-includes-two-of-the-wallstreet-bank-sit-supervises-goldman.sachs-and-citigroup/">https://wallstreetonparade.com/2021/10/new.documents.show.the.feds.trading-scandal-includes-two-of-the-wallstreet-bank-sit-supervises-goldman.sachs-and-citigroup/</a>	Without the instructions, it is difficult to know what a "secured loan for investment" is for the purpose of the form. However, the following list contains some examples of "secured loans for investment" that would be legal at a federally insured institution and subject to bank lending policies: 1) Margin loans for investing in securities with the securities serving as collateral. 2) Lines of credit or loans for investing in tangible assets where the assets do not serve as collateral for the loans. 3) Loans for investing in tangible assets such as real estate where the asset serves as collateral. Follow-up response: We do not comment on specific banks.	Collins, Stephanie
9/28/2021	Active	Killebrew	Vice News	Cryptocurrency	I'm a producer and journalist for the multiple Emmy Award-winning Vice News. We are currently working on a story about cryptocurrencies and decentralized finance, and would like to request an on-camera interview with Acting Comptroller of the Currency, Michael Hsu. We feel his insights into this side of digital assets to be extremely valuable for our audience to hear. Our national correspondent for this story is Michael Moynihan. If possible, would love to discuss what is possible, over the phone and off the record, at your earliest convenience, thank you!		Collins, Stephanie
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Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
Acting Comptroller Discusses Diversity and Inclusion		Published

Title	Target Publication Date	Issue Status
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
OCC Releases Bank Supervision Operating Plan for Fiscal Year 2022		With SME

Title	Target Publication Date	Issue Status
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
OCC Releases Bank Supervision Operating Plan for Fiscal Year 2022		Document Review w/ Staff



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OCC Releases Bank Supervision Operating Plan for Fiscal Year 2022		Published

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Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk		Document Review w/ Staff
Federal Banking Agencies Approve Final Rule on Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers		With SME

Title	Target Publication Date	Issue Status
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk		Document Review w/ Staff
Federal Banking Agencies Approve Final Rule on Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers		With SME
OCC Assesses \$250 Million Civil Money Penalty, Issues Cease and Desist Order Against Wells Fargo		Published

Title	Target Publication Date	Issue Status
OCC Hosts Virtual Minority Depository Institutions Advisory Committee Meeting September 21		Approved Awaiting Publication
OCC Hosts Virtual Mutual Savings Association Advisory Committee Meeting September 28		Approved Awaiting Publication
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
OCC Reports Improvement in Mortgage Performance		Document Review w/ Staff
OCC Reports Second Quarter 2021 Bank Trading Revenue		Document Review w/ Staff
Innovation Evaluation Function		Document Review w/Front Office



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OCC Reports Improvement in Mortgage Performance		Document Review w/ Staff
OCC Reports Second Quarter 2021 Bank Trading Revenue		Document Review w/ Staff
Innovation Evaluation Function		Document Review w/Front Office
OCC Releases CRA Evaluations for 19 National Banks and Federal Savings Associations		Published

Title	Target Publication Date	Issue Status
Agencies Extend Comment Period on Proposed Risk Management Guidance for Third-Party Relationships	9/7/2021	Approved Awaiting Publication
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
OCC Reports Improvement in Mortgage Performance		Document Review w/ Staff
OCC Reports Second Quarter 2021 Bank Trading Revenue		Document Review w/ Staff
Innovation Evaluation Function		Document Review w/Front Office
OCC Hosts Virtual Minority Depository Institutions Advisory Committee Meeting September 21		Published
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Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
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OCC Reports Improvement in Mortgage Performance		Document Review w/ Staff
OCC Reports Second Quarter 2021 Bank Trading Revenue		Document Review w/ Staff
OCC Issues Proposal to Rescind its 2020 Community Reinvestment Act Rule		Published

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Innovation Evaluation Function		Document Review w/Front Office
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty Credit Risk	7/20/2021	Document Review w/ Staff
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OCC Assesses \$250 Million Civil Money Penalty, Issues Cease and Desist Order Against Wells Fargo		Published

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OCC Reports Improvement in Mortgage Performance		Approved Awaiting Publication
OCC Reports Second Quarter 2021 Bank Trading Revenue		Approved Awaiting Publication
OCC to Hold Hearing on Charges Against Former Wells Fargo Bank, N.A. Executives; Agency Seeks Prohibition Order, Orders to Cease and Desist, and Civil Money Penalties		Published

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Innovation Evaluation Function		Document Review w/Front Office
Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty		
Credit Risk	7/20/2021	Document Review w/ Staff
OCC Reports Improvement in Mortgage Performance		Approved Awaiting Publication
OCC Reports Second Quarter 2021 Bank Trading Revenue		Approved Awaiting Publication

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OCC Reports Second Quarter 2021 Bank Trading Revenue		Approved Awaiting Publication
Acting Comptroller Discusses Priorities, Safeguarding Trust in Banking		Published

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OCC Issues Cease and Desist Order Against MUFG Union Bank for Deficiencies Relating to Technology and Operational Risk Governance		Published

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OCC Reports Improvement in Mortgage Performance		Approved Awaiting Publication
Acting Comptroller Discusses Innovation in Digital Assets		Published

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OCC Reports Improvement in Mortgage Performance		Approved Awaiting Publication
OCC Releases Fall/Winter Schedule of Virtual Workshops for Community Bank Directors		Published

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Federal Banking Regulators Propose Revisions to the Standardized Approach for Counterparty		
Credit Risk	7/20/2021	Document Review w/ Staff
OCC Reports Improvement in Mortgage Performance		Approved Awaiting Publication



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