Michael S. Bylsma
Director,
Community and Consumer Law Division

Michael S. Bylsma is director of the Community and Consumer Law Division at the Office of the Comptroller of the Currency (OCC), Washington, DC.

The Division of Community and Consumer Law provides guidance to national banks and OCC examiners on a variety of consumer compliance laws such as the Truth in Lending, Electronic Fund Transfer, Federal Trade Commission (FTC) Act, and Fair Credit Reporting Acts, and on community development and fair lending laws, such as the Community Reinvestment and Equal Credit Opportunity Acts.

Prior to joining the OCC in 1994, Mike was a Senior Attorney with the Board of Governors of the Federal Reserve System, where he worked for ten years on consumer and community law issues. Recently, he has been a key participant in the OCC's review of, and response to, predatory lending and payday lending issues. He was a principal author of the OCC's supervisory standards addressing predatory lending practices in loan originations, loan purchases, and brokered loan transactions. He has been the primary OCC staff participant in the interagency review of the Community Reinvestment Act regulations.

Mr. Bylsma has been actively involved in the OCC's efforts to prevent unfair, deceptive, and abusive lending acts or practices through enforcement of the FTC Act. He developed the OCC's supervisory guidance on unfair and deceptive practices under the FTC Act, including several advisory letters on various aspects of this issue. He is coauthor, with OCC Chief Counsel Julie L. Williams, of "On the Same Page: Federal Banking Agency Enforcement of the FTC Act to Address Unfair and Deceptive Practices by Banks," 58 Business Lawyer 1243 (May 2003), and a Spring 2004 Business Lawyer article, also coauthored with Julie L. Williams, entitled "Federal Preemption and Federal Banking Agency Responses to Predatory Lending."