

Comptroller of the Currency Administrator of National Banks

Washington, DC 20219

December 8, 2008

To: Subscribers to the Comptroller's Handbook for Consumer Compliance

Subject: Recent Electronic-Only Updates

To ensure that you receive updates in a more timely manner, the OCC's Consumer Compliance division recently revised the "Truth in Lending" and "Depository Services" booklets in electronic form only. The OCC did not print new paper versions of the booklets because the changes were not extensive. We anticipate making future updates in this manner.

To learn which booklets have been updated, visit the Consumer Compliance Handbook page at www.occ.treas.gov/handbook/compliance.htm. A note under each booklet that is revised electronically indicates the year of the update and refers you to an OCC bulletin describing the changes.

As always, we welcome your feedback. Please direct any questions to Publications Coordinator Felicia Belton at (202) 874-4960.