

*Quarterly
Journal*

SPEECHES AND
CONGRESSIONAL TESTIMONY

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4/26/2005, Acting Comptroller of the Currency Julie L. Williams Testifies before Senate Committee on Implementation of Bank Secrecy Act in the Context of Money Services Businesses [[Testimony](#)]

5/3/2005, Acting Comptroller Julie L. Williams Cites Foreclosures as Most Immediate Community Development Challenge; Stresses Need for Multi-Dimensional Mortgage Delinquency Interventions Programs [[Speech](#)]

5/6/2005, Acting Comptroller Julie L. Williams Discusses Management and Supervision of Reputation Risk in Large Banking Organizations; Stresses Important Role of Ethics and Corporate Values [[Speech](#)]

5/11/2005, Acting Comptroller Julie L. Williams Testifies before House Subcommittees on Basel II Framework Issues [[Testimony](#)]

5/12/2005, Acting Comptroller Julie L. Williams Tells Bankers Disclosures not Working for Consumers and Imposing Unnecessary Burdens, Calls for Re-Examination of Process of Developing Consumer Disclosures for Financial Products and Services [[Speech](#)]

5/17/2005, Acting Comptroller of the Currency Julie L. Williams Tells Senate Banking Committee Credit Card Disclosures Can be Improved, Urges New Approach to Consumer Disclosures for Financial Products and Services [[Testimony](#)]

5/27/2005, Acting Comptroller Julie L. Williams Tells Community Bankers OCC Working Hard to Make Regulation More Efficient and Less Burdensome [[Speech](#)]

6/09/2005, Acting Comptroller Julie L. Williams Urges Steps to Reduce Unnecessary Regulatory Burden and Improve Consumer Disclosure [[Testimony](#)]

6/21/2005, Acting Comptroller Julie L. Williams Supports Regulatory Burden Relief Legislation; Urges New Approach to Consumer Disclosure Requirements to Reduce Regulatory Burden and Deliver Information that Consumers Understand [[Testimony](#)]