



BANKING ISSUANCES

Comptroller of the Currency
Administrator of National Banks

Type: Banking Bulletin

Subject: Joint Statement on Fair Lending
Expectations

TO: Chief Executive Officers, Compliance Officers, and CRA Officers of All National Banks,
Deputy Comptrollers, Department and Division Heads and All Examining Personnel

Attached is a letter signed by the heads of each of the bank and thrift regulatory agencies. The letter expresses the regulatory agencies' expectations that all financial institutions do their part to design programs to ensure access to credit on a nondiscriminatory basis. The letter also urges financial institutions to pay special attention to 11 specific fair lending activities, including enhanced employee training, internal second review programs for loan applications that might otherwise be denied, participation on multi-lender mortgage review boards and affirmative marketing and call programs.

All national banks are urged to review, revise and/or expand their existing practices to ensure that they comply with the principles of fair lending.

Questions regarding the Office of the Comptroller of the Currency's expectations should be directed to the Compliance Management Department at (202) 874-4446.

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