

Public Comment Guide

Submitting a Public Comment on Licensing Applications and Performance under the Community Reinvestment Act

The Office of the Comptroller of the Currency (OCC) appreciates continued interest from bank customers and other stakeholders on the OCC's efforts to fight debanking. This fact sheet highlights the steps that consumers can take to assist the OCC with enforcing President Trump's Executive Order 14331, Guaranteeing Fair Banking for All Americans. Bank customers are encouraged to share their experience with the OCC via the appropriate contact, highlighted below. Consumer complaints will be reviewed and taken into consideration when reviewing and acting on a bank's licensing filings. They may also be taken into consideration when banks are undergoing a Community Reinvestment Act (CRA) examination.

How to Submit a Public Comment on a Bank Filing

Bank applications and notices related to major corporate actions—such as mergers, new charters, branch openings, or other significant transactions—are publicly announced. These announcements give the public an opportunity to share feedback before the OCC reaches a decision.

To obtain information about a specific bank application, members of the public may request notification of OCC filings for that bank by submitting a request to the director of District Licensing (DDL), who processes these filings (a directory can be found [here](#)). Members of the public may also find the comment period for a specific bank application using the [Corporate Applications Search](#) tool.

An individual may submit their comment regarding a specific bank application to the OCC Licensing Office, LicensingPublicComments@occ.treas.gov, or may submit their comment via mail or fax to the appropriate DDL (as referenced above).

In most cases, members of the public have **30 days** from the date a public notice is published to submit their written comment to the OCC.

What to Include in a Public Comment

Public comments can be submitted to:

- Support or oppose applications;
- Ask for more time to comment;
- Request a public meeting or hearing on the application;
- Suggest that the OCC approve the application only with certain conditions.

Comments should be specific and contain data or references to support the conclusions or recommendations. Specific comments help the OCC understand the matters that commenters believe merit investigation and consideration. This enables the OCC to comprehensively review potential issues.

Please note that the OCC considers the convenience and needs of the community served, including the participating institution's record of terminating individual customer accounts or categories of customer accounts or otherwise electing not to provide a person or category of persons with a financial service without assessing the risks posed by individual customers on a case-by-case basis. The OCC may deny or condition the approval of a licensing proposal by a bank with a record of politicized or unlawful debanking.

Important Items to Note

If a business combination application receives an adverse public comment, the comment, any subsequent comments, and a copy of the public portion of the application are made available on [Regulations.gov](https://www.regulations.gov) and the "[Public Comments on Applications | OCC](#)" page of the OCC's website. Once the comment is available on those two websites, subsequent comments may be submitted through [Regulations.gov](https://www.regulations.gov). The OCC will also provide the application filer with a copy of any comment received. The OCC encourages the filer to provide any response to both the OCC and the commenter. However, if the filer does not provide a copy of its response to the commenter, the OCC will send a copy of the filer's response to the commenter.

In addition to submitting a public comment on the application, during the public comment period, any person can write to the OCC and request:

- a copy of the public file (refer to the "Requests for Copies of Public Portion of Applications and Notices" section of the "General Policies and Procedures" booklet of the Comptroller's Licensing Manual);
- an extension of the public comment period (refer to the "Requests for Extension of the Public Comment Period" section of the "Public Notice and Comments" booklet of the Comptroller's Licensing Manual);
- that the OCC conduct a public hearing; arrange a public meeting; or arrange a private meeting (refer to the "Meetings" and "Public Hearings" section of the "Public Notice and Comments" booklet of the Comptroller's Licensing Manual).¹

The OCC considers all comments it receives within the comment period. The OCC also considers comments received by other federal regulators processing parallel filings. All comments received on a filing are retained by the OCC. The OCC forwards copies of all comments it receives on a filing to the bank. When comments relate to the bank's performance in helping to meet community credit needs, the bank includes these comments in its CRA public file.²

¹ Refer to 12 CFR 5.9-5.11

² Refer to 12 CFR 25.43(a)(1).

How to Submit a Comment on a Bank's CRA Performance

Each quarter, the OCC releases a list of national banks to be examined under the CRA in the next two calendar quarters. This announcement allows interested parties to file public comments about the banks' performance under the CRA.

To comment on a specific bank's performance under the CRA, identify the institution from the [list](#). Then, members of the public may submit the comment to the bank directly, the appropriate OCC supervisory office ([here](#)), via email at CRAComments@occ.treas.gov, or by mailing comments to Office of the Comptroller of the Currency (OCC), Chief National Bank Examiner (CNBE), Compliance and Operational Risk Division, Washington, DC 20219.

All public comments received before the close of the CRA examination will be considered by the OCC in a bank's evaluation. The specific banks due for a CRA examination and the timing of that examination can be found [here](#).

What to Include in a CRA Comment

In assessing an insured bank's performance under the CRA, the OCC considers the bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the bank's safe and sound operation. As part of this examination, the OCC may also consider whether a bank has engaged in politicized or unlawful debanking in determining the bank's CRA rating.

The comment should include specific information about a bank's lending, investments, or services in one or more particular geographic areas. Commenters are also encouraged to include analyses about specific issues.

Important Items to Note

The OCC forwards a copy of all public comments to the bank and gives the bank an opportunity to respond. The OCC forwards any responses to the commenter, if not already provided by the bank.