

**Fair Credit Reporting
Affiliate Marketing
12 CFR Part 41
Non-substantive Change
OMB Control No. 1557-0230**

On July 21, 2010, President Barack Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act, P.L. 111-203, 124 Stat. 1376 (2010) (Dodd-Frank Act). As part of the comprehensive package of financial regulatory reform measures enacted, Title III of the Dodd-Frank Act transfers the powers, authorities, rights and duties of the Office of Thrift Supervision to other banking agencies, including the OCC, on the “transfer date.” The transfer date is one year after the date of enactment of the Dodd-Frank Act, July 21, 2011. The Dodd-Frank Act also abolishes the OTS ninety days after the transfer date. As a result of the Dodd-Frank Act, OCC is making a non-substantive change to this collection of information to include the thrift institutions it now regulates.

Current Burden:

541,860 respondents; 541,860 responses; 16,559 burden hours

New Burden:

735,339 respondents; 735,339 responses; 22,472 burden hours

Difference:

+ 193,479 respondents; + 193,479 responses; + 5,913 burden hours