

**Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate
Credit Transactions Act of 2003
12 CFR Part 41 and 12 CFR Part 171
Non-substantive Change
OMB Control No. 1557-0237**

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 Number of Responses: 6,550 Current Burden: 183,985 hours

Requested Number of Responses: 7,289 Requested Burden: 195,809 hours

Difference in the Burden: 11,824 hours as a Program Change