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FDIC Address Changes for Adverse Action Notices

When an applicant is required to be given an adverse action notice under Regulation B, the notice must contain the name and address of the federal agency that administers compliance with the Equal Credit Opportunity Act for that lender. For state chartered nonmember insured banks, that agency is the FDIC. Effective July 1, 2011, the address for contacting the FDIC that must be provided on the adverse action form is:

FDIC Consumer Response Center
1100 Walnut Street
Box # 11
Kansas City, MO 64106

Although the final rule amending Regulation B to implement this change becomes effective July 1, 2011, compliance is optional until May 31, 2012.

This address change only applies to state chartered nonmember insured banks.

Other lenders, including national banks and state member insured banks, will continue to use the address for their regulator as provided in Appendix A to Regulation B.

If you have any questions about this or any other regulatory matter, please feel free to contact [T. Wayne Hood](mailto:whood@millermartin.com) at whood@millermartin.com or 615-744-8421, or contact any other member of Miller & Martin's [Financial Services Practice Group](#).

The opinions expressed in this bulletin are intended for general guidance only. They are not intended as recommendations for specific situations. As always, readers should consult a qualified attorney for specific legal guidance. Should you need assistance from a Miller & Martin attorney, please call 1-800-275-7303.

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