

Delegations of Authority – Consumer Protection and Community Reinvestment (Subject to Authorities Reserved to the Board)

Updated as of February 17, 2021

As used herein, RMS is the Division of Risk Management Supervision, DCP is the Division of Depositor and Consumer Protection, and Legal is the Legal Division

Filing	Type of Action	Reserved to Board	Director & Deputy Director	Associate Director	Regional Director & Deputy Regional Director	Assistant Regional Director	Review Examiner	Case-Specific Legal Concurrence Required	Requirements/ Footnotes
Truth in Lending Act (TILA)/ Regulation Z Relief from Reimbursement (303.248)	Deny, up to and including \$25,000, initial requests for relief of reimbursement amount under Section 608(a) of the Truth in Lending Simplification and Reform Act	No	Yes	Yes	Yes	No	No	Yes	1
	Deny, over \$25,000 reimbursement amount	No	Yes	Yes	No	No	No	Yes	1
	Grant request	No	Yes	Yes	No	No	No	Yes	1
Request for designation as wholesale or limited purpose bank (345.25(b))	Approve or deny	No	Yes	Yes	Yes	No	No	Yes	2
Strategic plans (345.27(g))	Approve or deny	No	Yes	Yes	Yes	No	No	No	2, 3

FOOTNOTES

- 1** Requests for reconsideration of TILA filings and notices of intent and final orders to nullify, withdraw, revoke or suspend a filing decision regarding TILA filings are acted upon by the Director and staff, as appropriate, of DCP and handled pursuant to 303.11(f) and 303.11(g)(2), respectively.
- 2** Delegated authority must be exercised in a manner consistent with DCP approval procedures for wholesale and limited purpose institution designations and strategic plan approvals under the Community Reinvestment Act (CRA) and related regulations.
- 3** On February 18, 2021, the General Counsel granted general concurrence for routine CRA strategic plans. Accordingly, it is not necessary to obtain case-specific Legal concurrence on these matters.