Schedule Number: N1-101-90-002

All items in this schedule are inactive. Items are either obsolete or have been superseded by newer NARA approved records schedules.

Description:

Identified as obsolete be OCC. This schedule was superseded by N1-101-05-001.

Date Reported: 09/11/2020

REQUEST FOR RECORDS DISPOSITION AUTHORITY

(See Instructions on reverse)

LEAVE BLANK

JOB NO. N1-101-90-2

DATE RECEIVED 9-28-90

TO: GENERAL SERVICES ADMINISTRATION
NATIONAL ARCHIVES AND RECORDS SERVICE, WASHINGTON, DC 20408

1. FROM *(Agency or establishment)*
Comptroller of the Currency

2. MAJOR SUBDIVISION
Administrative Services Division

3. MINOR SUBDIVISION
Administrative Operations
~~Information Resources Management~~

4. NAME OF PERSON WITH WHOM TO CONFER
Marjorie Gustafson

5. TELEPHONE EXT.
874-4722
~~447-1995~~

NOTIFICATION TO AGENCY

In accordance with the provisions of 44 U.S.C. 3303a the disposal request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10. If no records are proposed for disposal, the signature of the Archivist is not required.

DATE 10/20/94

ARCHIVIST OF THE UNITED STATES
Ralph C Blessroe

6. CERTIFICATE OF AGENCY REPRESENTATIVE

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposal of the agency's records; that the records proposed for disposal in this Request of 14 page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, if required under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies, is attached.

A. GAO concurrence: ☐ is attached; or ☒ is unnecessary.

B. DATE	C. SIGNATURE OF AGENCY REPRESENTATIVE	D. TITLE
9/10/90	Marjorie Gustafson	Associate Director, ADOP

7. ITEM NO.	8. DESCRIPTION OF ITEM *(With Inclusive Dates or Retention Periods)*	9. GRS OR SUPERSEDED JOB CITATION	10. ACTION TAKEN *(NARS USE ONLY)*
	See Attached	NC1-101-83-1	

All changes to this proposed schedule have been approved by:

[illegible]	10/17/94	Marjorie Gustafson	9/25/94
NARA appraiser	**date**	**Agency representative**	**date**

Copies sent to NSR, NNT, NNW, NCF, NIA (w) 11/15/94

115-108

NSN 7540-00-634-4064

STANDARD FORM 115 (REV. 8-83)
Prescribed by GSA
FPMR (41 CFR) 101-11.4

NARA Submission
September 14, 1994

The OCC Comprehensive Records Retention and Disposition Schedule

The OCC Comprehensive Records Disposition Schedule is the authority to dispose of OCC program records that are specific to the agency. This schedule replaces the Comprehensive Disposition Schedule issued in 1983. It does not cover electronic records, audiovisual records, or records included in the General Records Schedule.

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1. Official Files of OCC Offices

1.1 Official Files of the Comptroller of the Currency and the Policy Group.

Official record copies of documents including correspondence, reports, and related background materials (copies of incoming memorandums, comments and drafts, and similar documents) of the Comptroller and members of the Policy Group and their assistants. These records include subject files which contain correspondence, reports, forms and other materials relating to activities and functions, as well as, project files which document the inception, scope, findings, and accomplishments of specific projects. These records include documents submitted for review and/or approval with notes to the file made by the Comptroller, members of the Policy Group and their assistants.

Disposition:

a. Records relating to the primary mission of the OCC and documenting the policies, programs and organizational structure to fulfill the primary mission.

   PERMANENT. Cut off subject files at the close of the CY. Close project file when project is completed and file with that year's subject file. Hold three years or until volume warrants and transfer to FRC. Transfer to National Archives (NARA) in five year blocks when 30 years old.

b. Records of a routine or nonpolicy nature, and all files not covered by "a" above.

   Cut off subject files at the close of the CY. Close project file when project is completed and file with that year's subject file. Hold three years or until volume warrants and transfer to FRC. Destroy when seven years old.

c. Working files (see 1.4).

1.2 Official Files of OCC Offices.

Official record copies of documents, including correspondence, reports, memorandums, significant comments and drafts, and other related records pertaining to the administration and operation of the OCC organizational offices components subordinate to the Comptroller and the Policy Group. These records include subject files which contain correspondence, reports, forms, and other materials relating to activities and functions, as well as, project files which document the inception, scope, findings, and accomplishments of specific projects.

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Included are all deputy comptrollers, the Chief National Bank Examiner, the Deputy Chief Counsels, department and division heads and all district administrators, counsels directors, field office directors, and field managers.

Disposition:

a. Records relating to the primary mission of the OCC and documenting the policies, programs and organizational structure to fulfill the primary mission.

   PERMANENT. Cut off subject files at the close of the CY. Close project file when project is completed and file with that years's subject file. Hold three years or until volume warrants and transfer to FRC. Transfer to NARA when 30 years old.

b. Program records of a nonpolicy nature and records documenting policies of administrative units and functions.

   Cut off subject files at the close of the CY. Close project file when project is completed and file with that year's subject file. Hold three years or until volume warrants and transfer to FRC. Destroy when 15 years old.

c. Records used in conducting the OCC's routine business.

   Cut off subject files at the close of the CY. Close project file when project is completed and file with that year's subject file. Hold three years or until volume warrants and transfer to FRC. Destroy when seven years old.

d. Working files (see 1.4).

1.3 Precedent Files

Precedential opinions issued by an OCC office describing policies and procedures for application throughout OCC. Precedent files include correspondence and related documents providing opinions, interpretations, rulings and advice on OCC programs and operations.

Disposition:

PERMANENT. Cut off at the end of the CY. Hold three years or until volume warrants and transfer to the FRC. Transfer to NARA when 30 years old.

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1.4 Working Files

Working files such as notes, drafts and other similar materials NOT maintained as part of the official file project or subject file which: (1) were circulated or made available to employees, other than the creator, for official purposes such as approval, comment, action, recommendation, follow-up, or to communicate with agency staff about agency business; and (2) contain unique substantive annotations or comments, that adds to a proper understanding of the OCC's formulation and execution of policies, decisions or programs.

Disposition:

Cut off at the end of the CY or when project is complete. Hold one year or until volume warrants and transfer to the FRC. Destroy when three years old.

Note: Working files that document policies, decisions, or programs where the working files themselves are essential to the understanding of the policies, decisions or programs. File with the appropriate project or subject file.

1.5 Transitory Files

Documents of short-term interest which have no documentary or evidential value. Examples include routine requests for information or publications, letters of transmittal that add no additional information, evidence collected but not used as part of a case, and drafts which contain editorial or minor substantive changes.

Disposition:

Destroy when no longer needed, not to exceed three years.

1.6 Schedule of Daily Activities

Official calendars, appointment books, schedules, logs, diaries and other records documenting meetings, appointments, telephone calls, trips, visits and other activities while serving in official capacity, created and maintained in hard copy or electronic form, EXCLUDING materials determined to be personal.

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Disposition:

a. Records relating to the official activities of the Comptroller of the Currency.

PERMANENT. Break file upon departure of the incumbent Comptroller. Offer to NARA when 30 years old. Records not containing substantive information may be destroyed during archival processing without further notice to the OCC.

b. Senior Deputy Comptrollers and Chief Counsel

(1) Records containing substantive information relating to the official activities of the Senior Deputy Comptrollers and Chief Counsel, the substance of which has not been incorporated into official files.

Destroy or delete when seven years old.

(2) Records containing substantive information relating to the official activities of the Senior Deputy Comptrollers and Chief Counsel, the substance of which has been incorporated into organized files.

Destroy or delete when no longer needed.

c. Other OCC Employees (GRS 23, Item 5)

Calendars, appointment books, schedules, logs, diaries, and other records documenting meetings, appointments, telephone calls, trips, visits, and other activities by Federal employees while serving in an official capacity, created and maintained in hard copy or electronic form, EXCLUDING materials determined to be personal.

(1) Records containing substantive information relating to official activities, the substance of which has not been incorporated into official files, EXCLUDING records relating to the official activities of high government officials.

Destroy or delete when two years old.

(2) Records documenting routine activities containing no substantive information and records containing substantive information, the substance of which has been incorporated into organized files.

Destroy or delete when no longer needed.

1.7 Historical Files (to be scheduled separately)

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2. Bank Administration and Legal Records

2.1 Corporate History Files

The charter, the Articles of Association of a bank and the letters of approval or disapproval, and other decision documents of corporate applications and activities of a national bank or bank related institution. Not included are records relating to branches and CBCT's.

Disposition:

Hold in the central records repository while the bank is active. Transfer to the inactive bank case file (2.5) when the bank becomes inactive.

2.2 Corporate (Licensing) Files

Applications and OCC files documenting decisions relating to the organization and structure of a national bank or bank related institution and corporate activities described in 12 CFR 5.

Disposition:

a. Active Banks (except for Branch and CBCT Applications prior to 1991)

Hold five years and transfer to FRC. Destroy when 30 years old.

b. Branch and CBCT Applications prior to 1991.

(1) Applications 1985-90.

Hold five years and transfer to the FRC. Destroy when 30 years old.

(2) Applications begun prior to 1985.

Transferred to the FRC in 1985. Destroy on January 31, 2015. (Accession # 101-88-0044)

c. Inactive Banks.

Transfer records on-site to the inactive bank case file. (2.5)

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d. Rejected, Abandoned, or Withdrawn Applications for Corporate Activities (bank charters, branch and CBCT applications and pre-examination working papers)

Hold for one year after date of rejection/abandonment/withdrawal and transfer to FRC. Destroy when 15 years old.

2.3 Records of Supervisory Activities

Records of supervisory activities by the Comptroller of the Currency staff evaluating the safety and soundness of national banks, bank related institutions, and electronic data processing (EDP) servicers, compliance activities, the quality of their management, and the identification of those areas where corrective action is required to improve performance and to ensure compliance with applicable laws, rulings, and regulations.

Included are Reports of Examination, administrative actions, correspondence, and other similar records relating to national banks and other regulated entities. (Does not include bank examination working papers, which are covered in section 2.4).

Disposition:

a. Active Banks, Bank Related Institutions and EDP Servicers.

Cut off at the close of the CY. Hold three years or until volume warrants and transfer to FRC. Destroy when 30 years old.

b. Inactive Banks and Bank Related Institutions.

Transfer records on-site to inactive bank case file. (2.5)

c. Inactive EDP Servicers.

Transfer on-site records to the FRC when one year old. Destroy when 11 years old.

d. Special Case Files. Records relating to the supervision of a specific national bank or specific banks which are identified by the records officer in consultation with program staff and/or the agency historian as precedential or important for preservation for historical purposes.

PERMANENT. Hold until conclusion of the activity or until volume warrants and transfer to FRC. Transfer to NARA when 30 years old.

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2.4 Bank Examination Working Papers (to be scheduled separately)

2.5 Inactive Bank Case Files

Records stored on-site relating to national banks and bank related institutions which become inactive, including the Corporate History File (2.1), corporate applications (2.2), collective investment fund file (2.13) and supervisory records (2.3) (excluding bank examination working papers and closing books). (See 2.16)

Disposition:

PERMANENT. Transfer to FRC as inactive bank case file when one year old or when volume warrants. Transfer to NARA 30 years after bank becomes inactive.

Note: Records which are sent to the FRC prior to the bank or bank related institution going inactive should not be reclassified as part of 2.5.

2.6 Litigation Case Files

Files consist of depositions, court pleadings, correspondence, memoranda, studies, appraisals, court decisions, and similar documents relating to litigation cases.

Disposition:

Transfer case file to the FRC after termination or when volume warrants. Destroy 15 years after termination of action.

2.7 Enforcement Case Files

Files consist of referrals, supporting documentation, correspondence, memoranda, analyses, matrixes, legal pleadings and similar documents relating to enforcement actions.

Disposition:

Transfer case file to the FRC upon issuance of the final document which closes out the case (i.e. supervisory letter of reprimand, stipulation and consent order, final order of assessment following an administrative hearing or other written communication which closes out the case.) Destroy 15 years after case is closed.

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2.8 Administrative Hearing Files

Case files accumulated in documenting litigated enforcement proceedings including, but not limited to, hearing transcripts, legal briefs, and affidavits.

Disposition:

PERMANENT. Transfer to FRC after settlement has been reached through negotiation, termination of the hearing and if civil money penalties are assessed are collected. Transfer to NARA when 30 years old.

2.9 Securities Disclosure Filings

Disposition:

a. Filings made under 12 CFR Part 11.

PERMANENT. Cut off at close of the CY. Hold three years or until volume warrants and transfer to FRC. Transfer to NARA when 30 years old.

b. Filings made under 12 CFR 5.33 (b)(6)(ii) and 12 CFR Part 16, including merger proxy and information statements, offering circulars and documents; and notices of non-public offering.

(1) Active Banks. Cut off at the close of the CY. Hold three years or until volume warrants and transfer to the FRC. Destroy when 30 years old.

(2) Inactive Banks.

Cut off at the close of the CY. Transfer last 3 years files to the inactive bank case file (2.5)

2.10 Annual Oaths of National Bank Directors

Records of the Oaths of National Bank Directors completed annually. (This disposition does not apply to the first Oaths of National Bank Directors which are included as a part of the Corporate Licensing File.)

Disposition:

Cut off at the close of the CY. Hold one year and transfer to the FRC. Destroy when ten years old.

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2.11 Consumer Files

General correspondence relating to specific complaints of individual consumers or organizations and to other consumer activities, including CRA comments and related materials.

Disposition:

Cut off at the close of the CY. Hold two years and transfer to FRC. Destroy when five years old.

2.12 Criminal Referral Forms

OMB Form 1557-0069, Criminal Referral Forms (Short Form and Long Form) filed by financial institutions or by OCC staff.

Disposition:

Cut off at the close of the CY. Hold two years or until volume warrants and transfer to FRC. Destroy when ten years old.

2.13 Collective Investment Fund Files

Records pertaining to the collective investment and reinvestment of funds held by the bank as fiduciary. Included are Collective Investment Fund plans, letters of approval, change in plans, and related correspondence not found elsewhere.

Disposition:

a. National Banks (active and inactive)

(1) Records through 1991.

Cut off and transfer to FRC. Destroy in 2022.

(2) Records after 1991.

Cut off every 10 years and transfer to FRC. Destroy 30 years after transfer to FRC.

b. State Banks.

Cut off at the close of the CY. Transfer to FRC. Destroy when 30 years old.

2.14 Country Exposure Reports

Quarterly reports providing information, by country, of foreign claims held by U.S. banks and bank holding companies. Banks must have claims exceeding at least $30 million.

Disposition:

Cut off at the close of the CY. Hold one year and transfer to FRC. Destroy when ten years old.

2.15 Investment Securities

Records relating to the purchase, sale, dealing in, underwriting, and holding of investment securities by national banks pursuant to 12 CFR 1, and to securities dealers pursuant to 12 CFR 10, MSRB rules, and the Government Securities Act.

Disposition:

a. Records through 1990.

Transfer to FRC. Destroy in 2021.

b. Records after 1990.

Cut off at the close of the CY. Transfer to FRC. Destroy when 30 years old.

2.16 Closing Books

Records relating to the closing of failed banks and bank related institutions.

Disposition:

PERMANENT. Transfer to the FRC in three year blocks. Transfer to NARA 30 years after cutoff in three year blocks.

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3. Operational Records

3.1 Manuals, Publications, and Information Files

A complete set of formal information releases and publications issued through the Communications Division. Included is a copy of each publication, manual, handbook, issuance, news release, or official speech, and any available indexes.

Disposition:

PERMANENT. Cut off collection at the close of the CY and transfer to the FRC. Transfer to NARA when 30 years old.

3.2 Delegation of Authority Files

A complete set of program and administrative delegations of authority (continuing) and revocations of those authorities.

Dispositions:

a. Washington. Record copy maintained on-site.

Place in an inactive file upon supersession or revocation. Destroy when no longer needed for legal, supervisory or administrative use.

b. Other offices.

Destroy when superseded, obsolete or no longer needed for reference purposes.

3.3 OCC Lease Files

Files documenting the lease of OCC office space.

Disposition:

a. Washington. Record copy.

Transfer to FRC when obsolete or superseded. Destroy eight years after supersession or obsolescence.

b. Other offices.

Destroy five years after supersession or obsolescence, or when no longer needed for administrative purposes, whichever is earlier.

3.4 Agency-Developed Training Materials

Official record copies of training materials developed by the unit responsible for agency-wide training.

Disposition:

a. Course materials (manual, syllabus, textbook and other training material) for precomissioned and Commissioned bank examiners.

(1) Schools taught in 1994.

PERMANENT. Transfer to the National Archives at the close of the calendar year 1994.

(2) Materials created in 1995 and beyond.

(a) Materials for new courses or courses that reflect major revisions to course content.

PERMANENT. Transfer to the NARA at close of calendar year in which created.

(b) All other materials.

Destroy when superseded or obsolete.

b. Course materials for all other OCC training programs.

Destroy when superseded or obsolete.

c. Course catalog produced annually by the training office.

PERMANENT. Transfer to the National archives in 5 year blocks when 5 years old.

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3.5 Uniform Commission Examination (UCE) Files

Official record copies of documents related to the Uniform Commission Examination.

Disposition:

a. Examination. Record copy of each examination and related validation documents.

(1) Examinations given through 1994.

PERMANENT. Transfer to NARA in 2024.

(2) Examinations given in 1995 and beyond.

(a) Examinations reflecting major changes in OCC's bank supervision philosophy or in the testing methodology.

PERMANENT. Transfer to NARA when 30 years old.

(b) All other examinations.

Destroy when 15 years old.

b. General file concerning the examination. Correspondence, memorandums, schedules, reports, and other records relating to the administration of the UCE.

Cut off files at the close of the CY. Hold three years or until volume warrants and transfer to the FRC. Destroy when 15 years old.

c. Candidate files. Test and test results for each examiner who has taken the UCE. Record copy maintained on-site.

Destroy 15 years after the candidate has taken the UCE and the results are known.

3.6 OCC Benefits Files (to be scheduled separately)

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