



OCC BULLETIN

Comptroller of the Currency
Administrator of National Banks

Subject: Compliance Software

Description: Release of APRWIN 6.0 and APY 2.0

TO: Chief Executive Officers and Compliance Officers of all National Banks, Department and Division Heads, and All Examining Personnel

The Office of the Comptroller of the Currency (OCC) has updated its APRWIN and APY software programs. They are now available for download, at no cost, on the OCC Web site. The specific links are <http://www.occ.treas.gov/aprwin.htm> and <http://www.occ.treas.gov/apy.htm>.

APRWIN is a useful tool for calculating the Annual Percentage Rate and reimbursement adjustments as required by the Truth in Lending Act (TILA). APY is a useful tool for calculating the Annual Percentage Yield required by the Truth in Savings Act.

The OCC developed the APRWIN and APY computer programs to assist national bank examiners in evaluating compliance with the TILA and the Truth In Savings Act. The OCC has made the programs available to the industry and the general public. As with other software that you use, the OCC recommends that you test them in your computer environment to ensure their accuracy in making calculations that comply with the TILA and the Truth In Savings Act.

Should you have questions or encounter problems with the software, please send an e-mail to APR-APY.assistance@occ.treas.gov. Questions about the TILA and the Truth In Savings Act should be directed to your supervisory office or the Compliance Division at (202) 874-4428.

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