



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D.C. 20551

DIVISION OF CONSUMER AND
COMMUNITY AFFAIRS

CA 25-1

November 26, 2025

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS
SECTIONS**

**SUBJECT: Communications Regarding the Federal Reserve's Consumer Affairs
Supervision Program**

The Federal Reserve Board's Division of Consumer & Community Affairs (DCCA) is committed to assessing the efficiency and effectiveness of the Federal Reserve's Consumer Affairs (CA) supervision program on an ongoing basis. The Chair of the Board's Committee on Consumer & Community Affairs oversees the CA supervision program and DCCA.¹ Consistent with past practice, DCCA will communicate any changes to the CA supervision program to Reserve Banks, and in turn state member banks and holding companies, through established internal and external channels. The recently released Statement of Supervisory Operating Principles² does not apply to the Federal Reserve's CA supervision program.

This statement has been provided to all Federal Reserve CA supervisory leadership and staff. Reserve Banks are asked to distribute this letter to the Federal Reserve-supervised institutions in their districts, as well as to their supervisory and examination staff. If supervised financial institutions have questions about the guidance set forth in this letter, they are encouraged to contact the responsible Reserve Bank. In addition, questions may be sent via the Board's public website.³

Sincerely,

Ben Olson
Deputy Director

¹ See Board Member Assignments – Board Committees, available at <https://www.federalreserve.gov/aboutthefed/bios/board/default.htm>.

² See November 18, 2025 press release: "Federal Reserve Board releases information regarding enhancements to bank supervision," available at <https://www.federalreserve.gov/newsevents/pressreleases/bcreg20251118a.htm>.

³ See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.