



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-47-2006**  
**May 25, 2006**

## **FAIR CREDIT REPORTING ACT**

### **Examination Procedures for the New Regulations on Medical Information**

**Summary:** The Federal Financial Institutions Examination Council (FFIEC) Task Force on Consumer Compliance has approved the attached examination procedures to assess compliance with the medical information regulations that became effective on April 1, 2006. The regulations implement the Protection of Medical Information provisions of the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act). The new procedures are effective with the issuance of this FIL.

**Distribution:**

FDIC-Supervised Banks (Commercial and Savings)

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer

**Related Topics:**

FDIC Part 334  
Fair Credit Reporting Act  
Fair and Accurate Credit Transactions Act of 2003

**Attachment:**

FFIEC FCRA Examination Procedures –  
Amendment: Module 2 – Protection of Medical  
Information

**Contact:**

Policy Analyst David Lafleur at [dlafleur@fdic.gov](mailto:dlafleur@fdic.gov) or  
202-898-6569

**Note:**

FDIC financial institution letters (FILs) may be  
accessed from the FDIC's Web site at  
[www.fdic.gov/news/news/financial/2006/index.html](http://www.fdic.gov/news/news/financial/2006/index.html).

To receive FILs electronically, please visit  
<http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies of FDIC financial institution letters  
may be obtained through the FDIC's Public  
Information Center (1-877-275-3342 or 703-562-  
2200).

**Highlights:**

- The attached examination procedures for the medical information regulations are the first in a series of amendments to FCRA examination procedures that were released with FIL-18-2006 on February 22, 2006.
- The FCRA examination procedures contain placeholders so that additional procedures can be added as new FACT Act rules are issued. The attached procedures replace the subsection in Module 2 of the FCRA procedures entitled "Section 604(g) Protection of Medical Information."
- The examination procedures for the medical information regulations are effective immediately and will be used during compliance examinations conducted by the FDIC beginning on the date of issuance of this FIL.

