

April 17, 2017

The Honorable Steven T. Mnuchin
Secretary
United States Department of the Treasury
1500 Pennsylvania Avenue, N.W.
Washington, D.C. 20220

Dear Secretary Mnuchin,

The American Bankers Association¹ appreciates and supports the initiative of the President embodied in the Core Principles for Regulating the United States Financial System, and the assignment given to you in Executive Order 13772 to lead a government-wide review of financial regulation within the context of these core principles. We have submitted two White Papers—on the topics of [Liquidity](#) and [Capital](#)—in support of Treasury’s work.

With this letter I am submitting a [third paper](#), on the topic of Fair Lending. As with the first two papers, and with this and succeeding White Papers, we offer these with the goal of improving supervision while removing barriers to progress and economic growth, for the benefit and prosperity of the communities in which we operate and our customers who live there.

We hope that you will find these useful in your work in connection with the Executive Order and your desire to secure a more vibrant economy for the nation.

Sincerely,



¹ The American Bankers Association is the voice of the nation’s \$17 trillion banking industry, which is composed of small, regional, and large banks that together employ more than 2 million people, safeguard \$13 trillion in deposits, and extend more than \$9 trillion in loans.