

Office may not disclose information identifying an open bank, an open bank holding company, or a customer of an open or closed bank or bank holding company.

(B) The Comptroller General may disclose information related to the affairs of a closed bank or closed bank holding company identifying a customer of the closed bank or closed bank holding company only if the Comptroller General believes the customer had a controlling influence in the management of the closed bank or closed bank holding company or was related to or affiliated with a person or group having a controlling influence.

(2) An officer or employee of the General Accounting Office may discuss a customer, bank, or bank holding company with an official of an appropriate Federal banking agency and may report an apparent criminal violation to an appropriate law enforcement authority of the United States Government or a State.

(3) This subsection does not authorize an officer or employee of an appropriate Federal banking agency to withhold information from a committee of the Congress authorized to have the information.

(c) Records, property, workpapers, correspondence, and documents; accessibility

(1)(A) To carry out this section, all records and property of or used by an appropriate Federal banking agency, including samples of reports of examinations of a bank or bank holding company the Comptroller General considers statistically meaningful and workpapers and correspondence related to the reports shall be made available to the Comptroller General, including such records and property pertaining to the coordination of international regulation, supervisor and examination activities of an appropriate Federal banking agency.

(B) The Comptroller General shall give each appropriate Federal banking agency a current list of officers and employees to whom, with proper identification, records and property may be made available, and who may make notes or copies necessary to carry out an audit.

(C) Each appropriate Federal banking agency shall give the Comptroller General suitable and lockable offices and furniture, telephones, and access to copying facilities.

(2) Except for the temporary removal of workpapers of the Comptroller General that do not identify a customer of an open or closed bank or bank holding company, an open bank, or an open bank holding company, all workpapers of the Comptroller General and records and property of or used by an appropriate Federal banking agency that the Comptroller General possesses during an audit, shall remain in such agency. The Comptroller General shall prevent unauthorized access to records or property.

(Pub. L. 98-181, title IX, §911, Nov. 30, 1983, 97 Stat. 1282.)

§ 3911. Equal representation for Federal Deposit Insurance Corporation

As one of the three Federal bank regulatory and supervisory agencies, and as the insurer of the United States banks involved in international lending, the Federal Deposit Insurance

Corporation shall be given equal representation with the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency on the Committee on Banking Regulations and Supervisory Practices of the Group of Ten Countries and Switzerland.

(Pub. L. 98-181, title IX, §912, Nov. 30, 1983, 97 Stat. 1284.)

§ 3912. Repealed. Pub. L. 104-208, div. A, title II, § 2224(c), Sept. 30, 1996, 110 Stat. 3009-415

Section, Pub. L. 98-181, title IX, §913, Nov. 30, 1983, 97 Stat. 1284; Pub. L. 100-418, title III, §3121(e), Aug. 23, 1988, 102 Stat. 1379, directed Secretary of the Treasury and certain Federal banking agencies to report to Congress, no later than 6 months after Nov. 30, 1983, regarding changes that could improve international lending operations of banking institutions.

**CHAPTER 41—EXPEDITED FUNDS
AVAILABILITY**

Sec.	Definitions.
4001.	Expedited funds availability schedules.
4002.	(a) Next business day availability for certain deposits. (b) Permanent schedule. (c) Temporary schedule. (d) Time period adjustments. (e) Deposits at ATM. (f) Check return; notice of nonpayment.
4003.	Safeguard exceptions. (a) New accounts. (b) Large or redeposited checks; repeated overdrafts. (c) Reasonable cause exception. (d) Emergency conditions. (e) Prevention of fraud losses. (f) Notice of exception; availability within reasonable time.
4004.	Disclosure of funds availability policies. (a) Notice for new accounts. (b) Preprinted deposit slips. (c) Mailing of notice. (d) Posting of notice. (e) Notice of interest payment policy. (f) Model disclosure forms.
4005.	Payment of interest. (a) In general. (b) Special rule for credit unions. (c) Exception for checks returned unpaid.
4006.	Miscellaneous provisions. (a) After-hours deposits. (b) Availability at start of business day. (c) Effect on policies of depository institutions. (d) Prohibition on freezing certain funds in an account. (e) Employee training on and compliance with requirements of this chapter.
4007.	Effect on State law. (a) In general. (b) Override on certain State laws.
4008.	Regulations and reports by Board. (a) In general. (b) Regulations relating to improvement of check processing system. (c) Regulatory responsibility of Board for payment system. (d) Reports. (e) Consultation. (f) Electronic clearinghouse study.
4009.	Administrative enforcement. (a) Administrative enforcement. (b) Additional powers. (c) Enforcement by Board. (d) Procedural rules.