

mittee 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 I [title IX, §911], Nov. 30, 1983, 97 Stat. 1282; Pub. L. 108-271, §8(b), July 7, 2004, 118 Stat. 814.)

**Editorial Notes**

AMENDMENTS

2004—Subsec. (b)(1)(A), (2). Pub. L. 108-271 substituted “Government Accountability Office” for “General Accounting Office”.

**§ 3911. Equal representation for Federal Deposit Insurance Corporation and the Office of Thrift Supervision**

**(a) In general**

As one of the 4 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.

**(b) Office of Thrift Supervision**

As one of the 4 Federal bank regulatory and supervisory agencies, the Office of Thrift Supervision shall be given equal representation with the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance

Corporation on the Committee on Banking Regulations and Supervisory Practices of the Group of Ten Countries and Switzerland.

(Pub. L. 98-181, title I [title IX, §912], Nov. 30, 1983, 97 Stat. 1284; Pub. L. 109-351, title VII, §713(a), Oct. 13, 2006, 120 Stat. 1995.)

**Editorial Notes**

AMENDMENTS

2006—Pub. L. 109-351 inserted “and the Office of Thrift Supervision” after “Federal Deposit Insurance Corporation” in section catchline, designated existing provisions as subsec. (a), inserted heading, substituted “As one of the 4” for “As one of the three”, and added subsec. (b).

**§ 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 I [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. 4001. | Definitions.                               |
| 4002.      | Expedited funds availability schedules.    |
| 4003.      | Safeguard exceptions.                      |
| 4004.      | Disclosure of funds availability policies. |
| 4005.      | Payment of interest.                       |
| 4006.      | Miscellaneous provisions.                  |
| 4007.      | Effect on State law.                       |
| 4008.      | Regulations and reports by Board.          |
| 4009.      | Administrative enforcement.                |
| 4010.      | Civil liability.                           |

**§ 4001. Definitions**

For purposes of this chapter—

**(1) Account**

The term “account” means a demand deposit account or other similar transaction account at a depository institution.

**(2) Board**

The term “Board” means the Board of Governors of the Federal Reserve System.

**(3) Business day**

The term “business day” means any day other than a Saturday, Sunday, or legal holiday.

**(4) Cash**

The term “cash” means United States coins and currency, including Federal Reserve notes.

**(5) Cashier’s check**

The term “cashier’s check” means any check which—

- (A) is drawn on a depository institution;
- (B) is signed by an officer or employee of such depository institution; and
- (C) is a direct obligation of such depository institution.

**(6) Certified check**

The term “certified check” means any check with respect to which a depository institution certifies that—