

December 6, 2023

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
United States House of Representatives
Washington, D.C. 20515

Dear Ranking Member Waters:

During the November 15, 2023, House Financial Services Committee hearing on “Oversight of Prudential Regulators” you requested that the Office of the Comptroller of the Currency (OCC) “provide a written plan describing how the agency will review its sexual harassment policies and procedures, as well as its engagement with OCC employees and outside experts to identify steps the OCC can take to better ensure it has a safe workspace where all workers are respected and have meaningful ways to get help when they have been harmed.” I am pleased to provide the below information and attachments consistent with my commitment to respond within 15 business days.

Harassing conduct or inappropriate behavior has no place at the agency and any employee found to participate in such behavior will be held accountable, consistent with legal requirements. I take very seriously our responsibility to foster a culture that strongly promotes a safe and fair workplace. The tone for the agency is set at the top, and I strive to promote a safe, fair, inclusive, and supportive work environment for all OCC employees.

In response to recent press articles describing troubling incidents at the FDIC, I engaged with members of the Executive Committee and other OCC staff to review our current policies and identify additional actions we can take to promote a healthy and safe workplace for all OCC employees. The OCC has initiated an overall review of our anti-harassment policies and procedures, and we have taken several interim actions to reemphasize the importance of maintaining a safe workplace. Recent actions taken include the following:

- On November 15, I sent an email to all OCC employees reiterating my commitment to uphold a safe and fair workplace culture, and reminding employees that the OCC has robust tools, information, and resources available to aid in the prevention, reporting, and investigation of harassing conduct or retaliation. (attached)
- I directed a review of the OCC’s internal website to ensure that the information about the agency’s anti-harassment program was fulsome and current. That review has been completed and recommended an update of the information displayed. The recommendation has been implemented.

- On November 21, the agency provided information, references, and resources to all OCC managers to support discussions with their staff reiterating the OCC's commitment to a safe and fair workplace culture. (attached)
- On November 27, the agency issued an updated policy statement on prohibiting harassment in the workplace. (attached)
- I initiated a review of the OCC's policies and procedures manual (PPM) chapter addressing our anti-harassment program to ensure it is accurate and current. While the OCC's anti-harassment program PPM was updated in 2022, it will be reviewed again this year as part of our regulator review schedule.
- The OCC will also review its Equal Employment Opportunity (EEO) and anti-discrimination program to evaluate possible enhancements or improvements.
- On an annual basis, all OCC employees must complete mandatory training on preventing sexual harassment. This year, the deadline for completion of this training is December 29. This training is customized for both supervisors and employees so that each population receives appropriate information.
- Additionally, all OCC employees will be assigned NO FEAR Act Training in calendar year 2024 as part of our biennial training requirement.

A critical element to support a safe and fair workplace at the OCC is zero tolerance for harassing conduct and inappropriate behavior. As the head of the agency, that starts with me. The actions the OCC has taken and is taking help to foster a safe, fair, inclusive, and supportive work environment for all OCC employees.

As the agency continues to review its anti-harassment program PPM and EEO and anti-discrimination programs, the OCC intends to be transparent with its employees.

Please let me know if you have any questions about the OCC's commitment or actions to support a safe and inclusive workplace.

Sincerely,



Michael J. Hsu
Acting Comptroller of the Currency

From: [System News](#)
To: [OCC Employees](#)
Subject: Message from Mike Hsu: Upholding a Safe and Fair Workplace Culture
Date: Wednesday, November 15, 2023 2:39:11 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

To: OCC Employees
From: Mike Hsu
Date: November 15, 2023
Subject: Upholding a Safe and Fair Workplace Culture

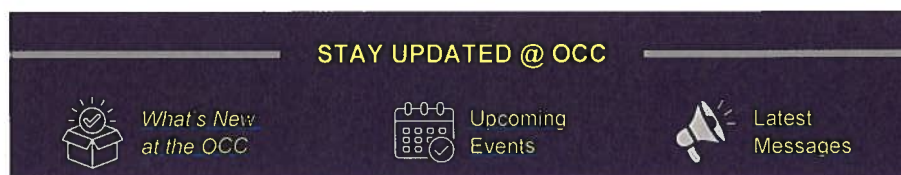
In light of recent media coverage about the FDIC, I want to remind all employees that I, along with the entire leadership team, am committed to ensuring that our workplace environment and culture is free of any form of harassment. Harassment, including sexual harassment, is contrary to our mission and strikes at the core of our shared values. This duty is one that I take extremely seriously as there is no room for inappropriate conduct at the OCC.

We are committed to fostering a culture that strongly promotes a safe and fair workplace. This commitment is fundamental to respecting and working with each other and achieving our mission of ensuring that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.

The OCC has robust tools and resources available to prevent, report, and investigate harassing conduct or retaliation. These resources are available to all employees through the OCC's [Anti-Harassment Program](#). It is crucial that all employees are aware of these resources and any employees that ever feel uncomfortable in the workplace should utilize them. I encourage you to review them now and understand your role in preventing and reporting harassing conduct so that it can be immediately addressed.

Thank you for your commitment to upholding our shared values and ensuring a safe, fair, and productive workplace for all employees.

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From: [System News](#)
To: [OCC Supervisors](#); [OCC Acting Supervisors](#)
Subject: Message from Mike Hsu: Manager Resources for Upholding a Safe and Fair Workplace Culture
Date: Tuesday, November 21, 2023 3:15:36 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

To: OCC Supervisors and Acting Supervisors
From: Mike Hsu
Date: November 21, 2023
Subject: Manager Resources for Upholding a Safe and Fair Workplace Culture

In response to media coverage describing troubling behavior at the FDIC, I want to reiterate to all OCC managers that the conduct outlined in this coverage has no place at the OCC or in any workplace.

It is crucial that we remain vigilant in upholding our commitment to a workplace environment and culture that is free of any form of harassment or inappropriate behavior.

Should your employees ask questions about the media coverage or the OCC's response, I wanted to share with you the following information that may be helpful for your discussions:

- The OCC is committed to ensuring a healthy, safe, and inclusive workplace for all employees that is free from harassing conduct, discriminatory harassing conduct/harassment, and retaliation. "Harassing conduct" is an umbrella term for any unwelcome verbal or physical conduct that can reasonably be considered to adversely affect the work environment. This conduct includes inappropriate behavior such as intimidation, bullying, ridicule, insult, or epithet. Harassing conduct that is based on a characteristic protected by law is discriminatory harassing conduct and will not be tolerated. Protected characteristics include race, color, age (40 and older), religion, sex (including pregnancy, childbirth and related medical conditions, sexual orientation, and gender identity), national origin, disability (physical or mental), protected genetic information (including family medical history), parental status, and prior protected equal employment opportunity (EEO) activity.
- As managers, you have an important role in shaping our workplace culture and ensuring that every team member feels valued, respected, and free from harassment. Encourage open communication within your team. Make it clear that your door is always open for discussions related to workplace concerns and assure employees that their feedback will be treated seriously. If you become aware of or observe any harassing conduct, remember that you are required by OCC policy to promptly report it.
- Remind employees that there are multiple resources and avenues available if they experience or observe workplace behavior that makes them uncomfortable. The OCC's [Anti-Harassment Program](#) provides an overview of this information and contact information for reporting harassing conduct. The OCC is committed to addressing all complaints promptly, thoroughly, and impartially. In addition, employees can learn more about Equal Employment Opportunity (EEO)

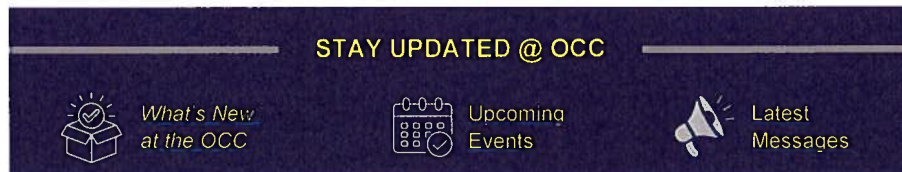
protections and the complaint process on the [OCCnet](#).

- All OCC employees are responsible for behaving professionally and treating each other with respect. We are all required to take an annual training on the prevention of sexual harassment, which is currently in our ITM Learning portfolio due on Friday, December 29.
- The OCC's [employee assistance program](#) is available to all employees if they have questions or need additional support regarding matters in their work or home environments. This is not a replacement for reporting harassment; however, it is a resource for employees if they need additional information, support, and resources for issues and emotional wellbeing.
- If you receive questions from your employees about any of the specific circumstances described in the media about the FDIC, please do not speculate or guess. Please reassure them of your and the OCC's commitment to a healthy, safe, and inclusive workplace. If you receive questions from the media on this or any topic, please refer to [PPM 2100-5](#), "Media Relations."

Thank you for your commitment to upholding a safe and fair workplace culture. If you have questions or need further guidance, please contact the [Anti-Harassment Program Coordinator](#).

Thank you for all you do. I hope you all have some much-deserved down time with family and friends this week.

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From: [System News](#)
To: [OCC Employees](#)
Subject: Message from Mike Hsu: Our Commitment to Anti-Harassment
Date: Monday, November 27, 2023 2:01:07 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

To: All OCC Employees
From: Mike Hsu
Date: November 27, 2023
Subject: Our Commitment to Anti-Harassment

As Acting Comptroller of the Currency, I am committed to upholding our longstanding policy that harassment has no place in the OCC. Today I signed an updated [OCC Policy Statement on Prohibiting Harassment in the Workplace](#), underscoring my dedication to an OCC workplace that upholds the highest standards of respect, inclusivity, and equality for all employees.

The statement reflects our organizational values and expectations. It articulates our collective stance against any form of harassment, discrimination, or retaliation. Each of us is responsible for treating one another with professionalism and respect, actively contributing to a workplace that is free from harassing conduct, discriminatory harassment, and retaliation.

Prevention is the most effective tool in eliminating workplace harassment. I, alongside the members of the Executive Committee, am committed to maintaining an environment where employees feel free to voice concerns. Put simply, we have your back. We are committed to prompt, thorough, and impartial fact-finding into all allegations of harassing conduct.

Together, we can foster a workplace that not only rejects harassment but actively promotes an environment where every OCC team member can thrive.

Thank you for your dedication to maintaining a positive and respectful workplace culture.

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