



July 29, 2014

Matthew R. Lee
Inner City Press
P.O. Box 580188
Mount Carmel Station
Bronx, NY 10458

Dear Mr. Lee:

This is in response to your recent communication to the Office of the Comptroller of the Currency (OCC). We received your communication dated July 26, 2014, on July 28, 2014.

In your communication, you stated the following:

Valley National Bank's July 16, 2014 submission to the OCC, as mailed to Inner City Press on July 18, has multiple redactions all of which Inner City Press is hereby challenging under FOIA. These include but are not limited to, on pages 19-20, transactions for which Valley National seeks or has obtained CRA credit, for example in connection with Fannie Mae Delegated in New York; ways to apply for mortgages and FHLB of NY and other transactions presented for CRA credit (pages 22-32), etc.

The Freedom of Information Act (FOIA) establishes a right of public access to agency records. Under FOIA, a request for agency records must describe the records sought with sufficient precision and definiteness that a professional agency employee familiar with the subject area is able to locate those records with a "reasonable amount of effort." H.R. Rep. No. 93-876 at 6 (1974), reprinted in 1974 U.S.C.C.A.N. 6267, 6271; *see, e.g., Brumley v. United States Dep't of Labor*, 767 F.2d 444, 445 (8th Cir. 1985); *Goland v. CIA*, 607 F.2d 339, 353 (D.C. Cir. 1978); *Marks v. United States Dep't of Justice*, 578 F.2d 261, 263 (9th Cir. 1978).

You did not request any records in your communication, but stated that you wish to challenge the redactions made to a submission by Valley National Bank to the OCC. You also did not indicate, but I am assuming, that you received a copy of the submission directly from Valley National Bank and they made those redactions. If this is the case, my suggestion is for you to submit a FOIA request to the OCC and clearly identify the records at issue. We would then process your request and make an initial determination regarding public disclosure of the records in their entirety or portions thereof. If we were to withhold any material, we would also state the applicable FOIA exemptions in our response and provide you with appeal rights.

If, on the other hand, you obtained the submission referenced in your communication through the OCC's FOIA process, please review your response letter and follow the guidelines given in the appeal rights to properly challenge the OCC's initial determination.

As for the matter at hand, because you did not request any documents, your correspondence does not constitute a request for agency records under FOIA. I am therefore closing this case as of the date of this letter.

Sincerely yours,

Marilyn K. Burton

Marilyn K. Burton
Freedom of Information Act Specialist (Team Leader)
Disclosure Services
Communications Division

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