**Section 381.10 Authority and Purpose**

Section 48(2.1) of the Illinois Banking Act [205 ILCS 5] and Section 9004(f) of the Illinois Savings Bank Act [205 ILCS 205] require the Secretary of the Department of Financial and Professional Regulation to adopt rules that ensure consistency and due process in the examination process for banks. The statutes also permit the Secretary to establish guidelines that define the scope of the examination process and clarify examination items to be resolved. The statutes provide that the rules, formal guidance, interpretive letters, or opinions furnished to banks by the Secretary may be relied upon by the banks. Guidance or a letter based on specific circumstances affecting one particular bank that is furnished only to that bank may not be relied upon by banks generally unless that guidance or letter states otherwise.