

References

- Equal Credit Opportunity Act
- Regulation B (including Supplement I, Official Staff Interpretations)
- Fair Housing Act
- 12 CFR Part 338
- Home Mortgage Disclosure Act
- Regulation C

The following can be found at the fair lending examination webpage:

- Interagency Fair Lending Examination Procedures
- Reference materials/statements of Policy
- Equal Credit Opportunity and Fair Housing Acts
- Enforcement Policy Statement
- Policy Statement on Discrimination in Lending

DSC RD Memo 2009-039: Revised FFIEC Interagency Fair Lending Examination Procedures.

DSC RD Memo 2008-033: Fair Lending Reviews of Institutions Designated as “Outliers” Through the HMDA Data Screening Process.

DSC RD Memo 2010-016: Compliance Examinations of Bank Subsidiaries and Affiliates

FIL 9-2002: Guidance on Avoiding Violations of the Spousal Signatures Provisions of Regulation B

FIL 06-2004: Spousal Signature Provisions of Regulation B

FIL 22-2006: Consumer Credit Protection Act and Fair Lending Prohibition Against Discrimination in Credit Transactions

DSC RD Memo 1997-003: Guidelines for Referring Violations of the Anti-Discrimination Provisions of ECOA and Fair Housing Act to the Department of Justice or Notifying the Department of Housing and Urban Development of Violations of the Fair Housing Act.

DSC RD Memo 2008-042: Consultation Policy and Procedures for Consumer Compliance and CRA Issues.

DSC RD Memo 2009-054: HMDA Data-Pricing Data Analysis Procedures and Revised Pricing-Related Data Reporting requirements in HMDA Examination Procedures.

DSC RD Memo 2011-004: Fair Lending Examination Procedures – Considerations of More Than One Focal Point, and Clarification Regarding When Spousal Signature and Age-Based Deposit Account Violations Must Be Deferred to the Department of Justice

Job Aids

Fair Lending Discussion Board

- Fair Lending Exam Tools
- Underwriter Interview Guide
- Terms and Conditions Interview Guide
- Fair Lending Spreadsheet Examples
- Fair Lending Examination Memo
- Pricing Data Analysis Tool
- Hispanic Surname Tool
- Genderizing Tool

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