



Managing Fair Lending Risk

V. Review and Additional Resources

Review

- ECOA
- Fair Housing

- Disparate Treatment
- Disparate Impact

Fair Lending Laws

Concepts of Disparate Treatment and Disparate Impact

- Oversight
- Program
- Audit

Developing an Effective CMS

Fair Lending Risk Indicators

- Identified fair lending risks
- Strategies to mitigate risks

Resources

- Part 338 of the FDIC Rules and Regulations – Fair Housing
- Equal Credit Opportunity Act (Regulation B) of the Consumer Financial Protection Bureau
- Federal Financial Institutions Examination Council's Revised Interagency Fair Lending Examination Procedures (August 2009)

Resources

- Interagency Policy Statement on Discrimination in Lending (April 15, 1994)
- Financial Institution Letter (FIL) 44-2008 - Guidance for Managing Third-Party Risk
- National Fair Lending Bankers Teleconference (December 18, 2012)

Resources

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