



# Fair Lending and Equal Credit Opportunity

Fair lending issues have been of paramount importance to lenders for many years. These issues affect both commercial and consumer transactions.

**Our practice group's efforts have been focused on risk-based pricing and rate spread issues related to consumer lending.**

Chapman and Cutler assists our lender clients in fair lending compliance matters. We provide advice on complying with the federal Equal Credit Opportunity Act and implementing Regulation B, including adverse action notifications.

Additionally, Chapman attorneys have defended creditors in various suits, including class action litigation involving fair lending issues.

## Attorneys

Amanda Delaney

Barbara S. Meeks

Kathryn A. Puls

## Related Practices

Bank Mergers and Acquisitions and Regulatory Applications

Bank Regulatory Compliance/ Examination Activities

Bank Regulatory Matters

Bank Secrecy/USA Patriot Act and OFAC

Banking and Financial Services

Chartering of Financial Institutions

Community Reinvestment Act Compliance

Disclosure Requirements (Federal/State)

General Compliance Activities

Non-Banking Activity Approvals

Portfolio Acquisitions and Sales

Privacy and Fair Credit Reporting

State Licensing, Regulation and Examination