



Office of Thrift Supervision  
Department of Treasury  
1700 G Street, NW, Washington, DC 20552 • (202) 906-1733

Montrice Godard Yakimov  
Managing Director, Compliance and Consumer Protection

**RESCINDED**

Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

December 29, 2008

**MEMORANDUM FOR: CHIEF EXECUTIVE OFFICERS**

**FROM:** Montrice Godard Yakimov *Montrice Godard Yakimov*  
Managing Director, Compliance and Consumer Protection

**SUBJECT:** Technical Amendment to Regulation B  
Equal Credit Opportunity Act  
OTS Consumer Response Unit

The Equal Credit Opportunity Act (ECOA) makes it unlawful for a creditor to discriminate against an applicant in any aspect of a credit transaction on the basis of the applicant’s national origin, marital status, religion, sex, color, race, or age – provided the applicant has the capacity to contract. ECOA also prohibits discrimination based on receipt of public assistance benefits or the good faith exercise of a right under the Consumer Credit Protection Act.

In addition to the general prohibition against discrimination, Regulation B, which implements ECOA, contains specific rules regarding the taking and evaluation of credit applications, including procedures and notices for credit denials and other adverse actions. Pursuant to section 202.9 of Regulation B, adverse action notifications must contain the name and address of the federal agency that administers compliance with the requirements of Regulation B for the creditor.

Appendix A of Regulation B contains the names and addresses of the federal regulatory agencies to contact about questions with respect to a particular creditor. The Office of Thrift Supervision has updated its address in Appendix A, as follows:

Office of Thrift Supervision  
Consumer Response Unit  
1700 G Street, NW  
Washington, DC 20552

On September 17, 2008, the Federal Reserve Board published in the Federal Register<sup>1</sup> a technical amendment to Regulation B that updated the address for consumer questions regarding creditors that OTS supervises.

The effective date of this amendment is October 17, 2008; however, compliance is optional until September 17, 2009, at which time creditors supervised by OTS are required to include the new address in their adverse action notices.

For further information about the Consumer Response Unit, please contact Cassandra McConnell, Director of Consumer and Community Affairs, at 202-906-5750 or [Cassandra.McConnell@ots.treas.gov](mailto:Cassandra.McConnell@ots.treas.gov).

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<sup>1</sup> [73 FR 53685](#).