

## Key Federal Laws

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- **Equal Credit Opportunity Act of 1974**
  - ECOA prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, because an applicant receives income from a public assistance program, or because an applicant has in good faith exercised any right under the Consumer Credit Protection Act.
- **Federal Wage Garnishment Law**
  - The wage garnishment provisions of the Consumer Credit Protection Act protect employees from discharge by their employers because their wages have been garnished for any one debt, and it limits the amount of an employee's earnings that may be garnished in any one week. CCPA also applies to all employers and individuals who receive earnings for personal services (including wages, salaries, commissions, bonuses and income from a pension or retirement program, but ordinarily not including tips).
- **Truth in Lending Act of 1968**
  - TILA protects you against inaccurate and unfair credit billing and credit card practices. It requires lenders to provide you with loan cost information so that you can comparison shop for certain types of loans.
- **Fair Credit Billing Act of 1974**
  - The FCBA limits consumers' liability for unauthorized purchases, protects them from unfair billing practices and allows them to dispute billing errors on open-ended credit accounts.
- **Fair Credit Reporting Act of 1970**
  - The FCRA creates legal standards for the collection, use, and dissemination of consumer credit information. It also contains notice and opt-out provisions for the sharing of credit-related information between affiliates and for prescreened solicitation of consumers. The FCRA was amended by the Fair and Accurate Credit Transactions Act (FACTA) of 2003.
- **Fair and Accurate Credit Transactions Act (FACTA) of 2003**
  - The FACTA improves the accuracy of consumers' credit-related records; giving consumers the right to one free credit report a year from the credit reporting agencies, and consumers may also purchase, for a reasonable fee, a credit score along with information about how the credit score is calculated. The Act also requires the provision of "risk-based-pricing" notices and credit scores to consumers in connection with denials or less

favorable offers of credit. The Act also adds provisions designed to prevent and mitigate identity theft, including a section that enables consumers to place fraud alerts in their credit files, as well as other enhancements to the Fair Credit Reporting Act.

- **Fair Debt Collection Practices Act of 1977**
  - The FDCPA restricts the methods third-party debt collectors can use to collect personal, family, or household debts. It prohibits harassment, deception, and unfair practices, such as calling before 8 a.m. or after 9 p.m., revealing debt details to third parties, or misrepresenting debt amounts.
- **Electronic Fund Transfer Act of 1978**
  - The EFTA establishes the rights, liabilities and responsibilities of participants in electronic fund transfer systems
- **Gramm-Leach-Bliley Act of 1999**
  - The GLBA requires financial institutions to protect consumer privacy by securely handling, storing, and disposing of non-public personal information (NPI), providing privacy notices, and allowing customers to opt-out of sharing data with third parties.

## Contacting the Three Bureaus to Freeze Credit or Dispute Information

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- **Equifax**
  - P. O. Box 740241, Atlanta, GA 30374
  - 800-685-1111
  - <https://www.equifax.com/>
- **Transunion**
  - P. O. Box 1000, Chester, PA 19016
  - 800-888-4213
  - <https://www.transunion.com/>
- **Experian**
  - P. O. Box 2002, Allen, TX 75013
  - 888-397-3742
  - <https://www.experian.com/>

## Reporting A Violation (Discrimination or Federal Credit Laws)

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- **Consumer Financial Protection Bureau (CFPB)**
  - <https://www.consumerfinance.gov/complaint/>
  - 1-855-411-2372
- **Illinois Department of Financial and Professional Regulation (IDFPR)**
  - <https://idfpr.illinois.gov/admin/dpr/complaint.html>
  - 1-888-473-4858
- **IL Attorney General**
  - <https://illinoisattorneygeneral.gov/File-A-Complaint/>
  - 1-312-814-3000
- **Federal Trade Commission (FTC)**
  - <https://reportfraud.ftc.gov/assistant>
  - 1-877-382-4357
- **HUD – Office of Fair Housing**
  - <https://www.hud.gov/reporhousingdiscrimination>
  - 1-312-913-8453
- **Illinois Department of Human Rights (IDHR)**
  - <https://dhr.illinois.gov/about-us/contact-idhr-form.html>
  - 1-312-814-6200