

Government Regulations Project / Case Study

Regulations:

Consumer Protection, Past & Present

Fair Credit Reporting Act of 1971

Fair Debt Collection Practices Act of 1977

FDIC Deposit Insurance (covered earlier)

Truth in Lending Act of 1968

Consumer Credit Reporting Reform Act of 1996

Equal Credit Opportunity Act of 1975, amended 1997

Project / Case Study will include:

1. How each Act affects individual consumer
2. How Acts affect banks
3. How does each Act affects business?
4. Who do consumers call if affected by an Act?
5. What is the follow-up process if affected by an Act?