



truth in lending act (1968)

Ensures consumers are fully informed about cost and conditions of borrowing.

fair credit reporting act (1970)

Protects the privacy and accuracy of information in a credit check.

equal opportunity act (1974)

Prohibits discrimination in giving credit on the basis of sex, race, color, religion, national origin, marital status, age, or receipt of public assistance.

fair credit billing act (1974)

Sets up a procedure for the quick correction of mistakes that appear on consumer credit accounts.

fair debt collection practices act (1977)

Prevents abuse by professional debt collectors, and applies to anyone employed to collect debts owed to others; does not apply to banks or other businesses collecting their own accounts.