

PROTECTION OF LEGAL RIGHTS

You have a right to know whether an application is accepted or rejected within 30 days of filing. If you have suffered adverse credit actions, such as a denial or revocation of credit, a change in terms of an existing credit arrangement, or a refusal to grant credit in substantially the terms requested, you have 60 days from the time the creditor notifies you of adverse action to request the reason in writing. The creditor must give you a statement of reason within 30 days of the receipt of your request.

If credit has been denied either wholly or partly because of information contained in a consumer credit report, you may request a free copy in writing within 60 days of the initial action. Try to renegotiate the terms or otherwise solve the problem. If the problem has not been resolved to your satisfaction, and you believe the adverse action was taken for a nonpermissible reason, you may bring suit to recover actual damages, attorneys' fees, court costs, and punitive damages in an amount not greater than \$10,000.

If you believe you are being discriminated against on the basis of your age by denial of an application for credit in a loan or a purchase, or for more detailed information or help, you should contact the Federal Trade Commission, Division of Credit Practices, Consumer Response Center, Suite 240, 6th and Pennsylvania Avenue, NW, Washington, DC 20580, telephone (202) 326-2222 (voice only).

Discrimination Based on Disability

There are federal and state laws that prohibit discrimination against individuals based disability. Generally speaking, federal law defines an "individual with a disability" in three ways: (1) a person who "has" a physical or mental impairment that substantially limits one or more of the major life activities of that individual; (2) a person who "has a record" of a physical or mental impairment which substantially limits one or more of that individual's major life activities; or (3) a person who "is regarded as having" a physical or mental impairment that substantially limits one or more of the major life activities of the individual. A "major life activity" is broadly defined to include, but is not limited to, the ability to care for one's self and perform manual tasks such as walking, seeing, hearing, speaking, breathing, learning, and working.

To be considered a "qualified individual with a disability" under the **Americans with Disabilities Act** (ADA) with respect to employment activities, you must possess the skill, education and experience requirements of the employment position held or desired and be able, with or without reasonable accommodation, to perform the essential functions of the position. See 42 U.S.C. §1211(8) (Supp. I 2000) If you believe you have been discriminated against because of a disability, you should contact the Equal Employment Opportunity Commission (EEOC), 1801 L Street, NW, Washington, DC 20507, (202) 663-4900 (voice) or (202) 663-4494 (TDD) or contact your local EEOC office.

There is an information kit issued by the EEOC that describes the rights of an individual with a disability. Contact the Publication Distribution Center at (800) 669-3362 (voice) or (800) 800-3302 (TDD) to request the kit.

A different part of the ADA relates to the rights of individuals with disabilities to have access to, and to enjoy the benefits, privileges and services of, the programs, activities, and buildings of public entities (state and local governments). If you have difficulties in this regard, you should contact the Department of Justice, Coordination and Review Section, P.O. Box 65808, Civil Rights Division, Washington, DC 20035-6118, (202) 514-4609.