In 1999, the FRB issued an extensive set of proposed revisions to Regulation B and the official staff commentary.\footnote{64 Fed. Reg. 44,581 (Aug. 16, 1999).} The FRB issued its final rule and revisions to the official staff commentary almost four years later, in March 2003.\footnote{68 Fed. Reg. 13,144 (Mar. 18, 2003).} The changes made by the final rule were significantly more limited in scope than the proposed rule.

**Footnotes**


Source: National Consumer Law Center, Credit Discrimination [7th ed.], updated at www.nclc.org/library

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