In 1985, the FRB issued an overall revision of Regulation B.\footnote{39} At the same time, the FRB issued an official staff commentary to Regulation B which supersedes all previous FRB Board and staff interpretations and letters.\footnote{40} This commentary is sometimes referred to as “Supplement 1 to Regulation B” or as “ECO-1.” The 1985 revision of Regulation B included (as appendices B and C) model application and notification forms which replaced all previous model forms released by the FRB.\footnote{41}

**Footnotes**


40 [40] Id.


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

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