



FEDERAL RESERVE BANK  
OF DALLAS

May 24, 2000

DALLAS, TEXAS  
75265-5906

**Notice 2000-30**

**TO:** The Chief Executive Officer of each  
financial institution and others concerned  
in the Eleventh Federal Reserve District

**SUBJECT**

**A Guide to Business Credit for  
Women, Minorities, and Small Businesses;  
Consumer Handbook to Credit Protection Laws**

**DETAILS**

The Board of Governors of the Federal Reserve System has announced the reissue of a brochure titled *A Guide to Business Credit for Women, Minorities, and Small Businesses*. The brochure explains the application process for small business loans and steps to take if a loan is denied. It also provides information on the Equal Credit Opportunity Act and lists sources for assistance in the application process.

Also, the Board has announced the revision of its brochure titled *Consumer Handbook to Credit Protection Laws*. The new edition, the thirteenth, reflects changes in law and regulation. Topics covered in the handbook include the following:

- The cost of credit;
- Applying for credit;
- Credit histories and records;
- Correcting mistakes and resolving misunderstandings;
- Cancelling a mortgage;
- Liability limits on lost or stolen credit cards; and
- Electronic fund transfers.

The handbook also includes a directory of federal agencies and information on how to file a credit complaint.

Copies of the brochure and the handbook are available from Publications Services, Mail Stop 127, Board of Governors of the Federal Reserve System, Washington, DC 20551. The

first 100 copies of each are free. Also, the brochure is available on the Board's web site at <http://www.federalreserve.gov/pubs/buscredit/default3.htm>, and the handbook is available at <http://www.federalreserve.gov/pubs/consumerhdbk/default.htm>.

#### **MORE INFORMATION**

For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254 or access District Notices on our web site at <http://www.dallasfed.org/banking/notices/index.html>.