13699-82 Women New York Bi-Monthly News from the Women's B2 F.35
Part 1 of 3 Division of the State of New York, Volume 3, Number 7 November/December 1979

design internships at an agency or ____.

- most Empire State students are adults with home + job responsibilities + find the flexibility + ability to build an academic program around these other responsibilities as important.
- about ½ of Empire State Students are women
- locations: 30 across the State including:

• Plattsburgh	• Saratoga	• Binghamton
• Watertown	• Alfred	• Syracuse
• Middletown	• Buffalo	• Utica
• New Paltz	• Canandaigua	• 4 NYC locations
• Suffern	• Fredonia	• 3 Long Island locations (Stuyvesant, Old Westbury, Stony Brook)
• White Plains	• Rochester	
• Albany	• Niagra County	

- Admission requirements - High School diploma or equivalent, ability to do college work
- tuition - same as State universities
  full financial aid program available

Admissions Office
Center for Distance Learning
Center for Latin American Studies
Urban Studies

Empire State

- ~~All~~ only degree programs
- ~~Of~~ areas of concentration in studies:
  - arts
  - business / management / economics
  - community + human services
  - cultural studies
  - historical studies
  - human development
  - science / mathematics / technology
  - social theory & structure + change
  - interdisciplinary studies
  - also have ~~bilingual studies~~ + program for hearing-impaired
- learning based on individualized learning "contracts" designed by student + her mentor (a faculty member), who agree on
  - what is to be learned
  - how it is to be "
  - how it will be evaluated
- the student implements the contract, meeting w/ her mentor as necessary
- may include taking conventional courses at other colleges or

- grants college credit for documented college level knowledge gained from work or life experiences
- Center for distance learning via tapes, study manuals, videos, video tapes, written

(1)

Opportunities for women in state govt

"Going Places: Women + Work"

- 3 day workshop for state clerical workers (grade 12 and below)
- focuses on personal values, career planning and civil service a
- also provides opportunity for SUNY reps to talk with attendees + let them know how needs of women can be met

" Continuing Education Project for Employed Women in NYS government -- Next Steps"

- For women employed by NYS, age 25 and over, grades 3-9
- Career planning - 8 week semester/ 3 hrs a week
- being held in Albany, Binghamton, Utica
- looks at status of women in NYS govt, self-exploration, assessing interests, decision-making, analyzes job descriptions, interviews, planning for future
- apply thru Training Office or personnel in your agency

5-1 day introductions to career planning
- 2 R/C, 2 Albany, 1 Rochester

includes panel of women who worked their way up in State govt

Cornell Univ - NY St School of Indus + Labor Relations

"Public Service Women's Studies
- 1 yr college credit prog (3 terms) 12 wk
- includes writing, human relations, oral communications, organiz behavior, math on the job, basic mgt principles + Rochester
- held at SUNY Albany 3 hrs/wk
- cost - $30/credit (3 credits) + $10 registration
- contact: Women's Studies NYSSILR, Cornell Univ
112 State St
Albany 12207
Call: 473-1931

Rochester - Mona Mellow
Marti Weiner
Career Dev., Cornell Univ
120 Franklin St. Rochester
232-2730 x 47, 49 14604

Appointments-2

> Alice Pender O'Shea (Rome) to Council of State University at Utica/Rome

Paddock Penfield → Lorraine E. Phinn (Rockville Centre) to the Long Island State Park and Recreation Commission

~~Paddock~~ Miriam Rocoff (New York City) to the Board of Visitors of the Kingsboro Psychiatric Center

Charlotte Stark (Utica) to the Board of Visitors of the Utica Psychiatric Center

Elizabeth Thorndike (Pittsfield) to the New York State Energy Research and Development Authority

Constance Hector Timberlake (Syracuse) to Council of State University College at Oswego

Toahrello

Dr. Vera Hampton Zimmerman (New York City) to Council of Empire State College

Seymour
Shostrom
~~Silberman~~
Smalley
Souhan

(516) 575-3449

Adv. Council on Substance Abuse

Dr. Evalina Antonetty (Bronx)
Dixie Lane (Brooklyn)
Alice Riddell (Queens)
Ellen Silberman (Baldwin)

St. Lawrence - Eastern Ontario Commiss.
Patricia C. Mason (Gouverneur, St. Lawrence County)
Betty G. McLean (Carthage, Jefferson Co.)

Barbara Rhue Grunet (Albany) to Bd of Visitors of Capital District Psychiatric Center (subj to senate confir)
Susan Cameron Jordan (Seneca Falls) to Bd of V of Willard Psychiatric Center (subj to —)
E. Bernice Danks (Averill Park) to Mid Hudson Psych Center Bd of V (subj to —)
Ernestine H. Gandy (Middletown) to B of V of Mid-Hudson — (subj —)
Margaret Tuchrello (Rochester) to B of V of Monroe Developmental Center (Sen —)
Mrs. Katharyn M. Paddock (Binghamton) to B of V Broome Developmental Center (Sen —)
Constance M. Blanding (Painted Post) to Craig

Developmental Center (sub ——)

Ada May Marshall Fearon (Oneida) t
St. Commission for Blind & Visually
Handicapped

Mrs. Irma Smalley (Buffalo) to B of V School
for Blind at Batavia (Subj to Sen. ——)
Hazel B. Hypmith (Brooklyn) t B of V
Kingsboro Psychiatric Center (——)
Margaret M. Glinsman (Bronx) t B of V Bronx
Psychiatric Center (sub ——)

Arlene R. Penfield (Rouses Point) B of V
Clinton County College
Mary T. Hurley (Tonawanda) t B of V
Erie County College
Dr. Carolyn Gifford Seymour (Jamestown) t
B of V Jamestown County Col
Kay Kelly Bogdan (Monticello) t B of V
Sullivan Co. County College

Joyce M. Black t State Bd of Social Welfare
&
G. Lynn Shostack (NYC) t NYC Housing
Development Corp.

APPOINTMENTS

~~Governor Hugh L. Carey continues to appoint women to state boards and commissions.~~ New York now ~~leads the nation~~ (is tied for first place) in the number of women appointed by the Governor to ~~state positions~~ such boards, commissions & state staff positions. Here is a list of those women recently appointed by the Governor.

~~Dr. Evelina Antonetty (Bronx) to the Advisory Council on Substance Abuse~~

New York Women continue to be appointed to state boards and commissions. New York + California now have more women appointed by the Gov to boards, comm. & state positions than any other state. Here is a list of those women recently appointed by Gov Carey.

Governor Hugh L. Carey continues to affirm his commitment to women by appointing them to state boards and commissions. New York now leads the nation in the number of women appointed by the Governor to state positions. Here is a list of those women recently appointed by the Governor.

Recent Gubernatorial Appointments

Joyce ~~Phipps~~ Phillips Austin (New York City) to the State Board of Social Welfare

Carol Bellamy (New York City) to the Metropolitan Transportation Authority

Black, Blanding, Boyden

Jane K. Butcher (White Plains) to the Metropolitan Transportation Authority

Elizabeth S. Chapin (New York City) to the New York State Council on the Arts

Margaret B. Connelly (Nyack) to the Board of Visitors of Rockland Children's Psychiatric Center

Muriel S. Dake (Rome) to the Board of Visitors of the Rome Developmental Center

Danks

Frances Tarlton Farenthold (Cayuga County) to the Higher Education Services Corporation

Fearon

Georgia S. Franklin (New York City) to the Board of Visitors of the Bernard M. Fineson Developmental Center

Gandy, Glinsman

Ernestine R. Green (Buffalo) to the Niagra Frontier Transportation Authority

Grumet, Hanley, Laura Mitchell Holland (Bronxville) to Council of State University College of Optometry, Aysmith → Elizabeth Guanill (Bay Shore) to Council at the State University College at Old Westbury

Knight

→ Sarah Koffman (Binghamton) to the New York State Council on the Arts

~~Lane~~,

Barbara Ann Margolis (New York City) to the Citizen's Policy and Complaint Review Board

Carmel Carrington Marr (New York City) to the Public Service Commission, Mason, McLean,

Peggy Murrain (Great Neck) to State University College at Old Westbury

Elizabeth H. Knight (Rochester) t Rochester—
Genesee Regional Transp. Authority

a Selected List of Postsecondary Educatn
Opportunities for Minorities + Women
US Dept HEW Office of Educ
Bureau of Postsecondary Ed.
Wash DC 20202 free

Continuing Educ Services + Programs
for Women, Pamphlet 10.
Women's Bureau
US Dept of Labor
→Supt of Documents
US Govt Ptg Office
Wash DC 20402 70¢

Women's Rights and the 1979 Legislative Session

There were a number of bills passed in the 1979 session of the NYS Legislature that are of special interest to the women of this State.

On July 16, 1979, Governor Carey signed legislation which will make full maternity benefits available to women public employees at both the State and local level. The new law will also require payment of maternity benefits to eligible dependents of public employees.

~~Currently~~, Previously, government and public employers ~~are~~ were specifically exempted from this requirement which is applicable only to the private sector. Passage of this bill brings New York into compliance with Federal Law for all of its working citizens.

(insert) Other bills of note include:

1) a bill to provide for the development of program in NYS directed ~~at~~ to the special needs of working women affected by alcoholism;

~~Other bills which passed in the 1979 session of note include:~~

2) a bill that defines Member of Assembly as Assemblyman or Assemblywoman;

3) a bill that changes references in the Workers' Compensation Law from wife or dependent husband to spouse ~~in~~ regard~~ing~~ ~~to~~ the payment of disability and/or death benefits;

4) a bill that exempts a convicted rapist from notification of court proceedings having to do with the child born out-of-wedlock as a result of the rape;

5) a bill that increases the period of time when a father may acknowledge paternity of his child for inheritance purposes;

(more)

6) a bill that includes psychologists in the list of persons required to report cases of suspected child abuse;

7) a bill that states that if because of divorce or annulment a spouse is removed from a will, he or she is reinstated if the couple remarry one another.

In addition, Governor Carey vetoed a bill that would have required a person who sought to change his or her name to serve a legal notice of the name change to the spouse prior to presentation of the petition in court.

(more)

Education

Expanding Educational Horizons for New York Women

Today's woman is ~~into~~ into education more than ever before. She may be finishing high school and about to embark on full or part-time higher education. ~~If she's~~ She may be entering a new career ~~she may~~ and need those once-dreaded technology, math or science courses. Perhaps her children have gone to school and she's ready to complete unfinished academic work ~~or begin refresher courses to return to work~~. If she's a displaced homemaker she may need job training, combined with academic courses ~~work~~ to support her family. ~~She might~~ Maybe she's been working for years, but wants to get a different or a better job. Or perhaps she ~~may even be~~ is interested in ~~learning about~~ non-traditional jobs and ~~be~~ looking for "hands on" experience with electronic equipment or construction tools. Perhaps she's now retired and wants to get that college diploma she always dreamed of, ~~or just wants to pursue a subject she's always been interested in~~. ~~She might be interested~~ And maybe ~~she's just one of those people who~~ She just likes taking classes and isn't looking for courses for credit at all.

Whatever the reason, there is an abundance of educational opportunity for women in New York State. This issue explores a few of them.

(more)

14 title lines

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35 | 1070
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31-32"

Education

These are some of the educational opportunities available to women in New York State.

Cornell University - New York State School of Industrial and Labor Relations

"Career Development Women's Studies" program

This one-year college credit program consists of three 12-week terms. Courses include writing, human relations, oral communications, organizational behavior, math-on-the-job and basic management principles.

Courses are given at:

SUNY at Farmingdale, contact: Eileen Zanar, Women's Studies, NYSSILR, Cornell University, Patterson House, SUNY at Farmingdale, New York, 11735. Phone: 516-293-0610.

SUNY-Purchase, contact: Marjorie Glusker, Women's Studies, 3 E. 43rd St., New York, N.Y. 10017. Phone: 212-599-4550 days; 914-693-2297, evenings.

SUNY-Rochester, contact Mona Miller or Marli Weiner, Cornell University, Career Development, 120 Franklin St., Rochester, N.Y. 14604. Phone: - 232-2730, extension 47, 49.

"Re-Entry Program" and "Project Open" - Tompkins Cortland Community College - Dryden, N.Y.

The "Re-Entry Program" eases transition into academic life for mature students. It includes both counseling and courses, both credit and non-credit. It also features peer support meetings to discuss problems of adjustment into academic life. Courses include English composition, psychology of personal adjustment, and assertiveness training. There is also women at work, It also has a math center, a writing center, (move)

News from the WOMEN'S DIVISION

STATE OF NEW YORK
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Mary Burke Nicholas, Director

Jewell Jackson McCabe
Associate Director for Public Information

FOR RELEASE:

Education

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reading and study skills center, and vocational testing. ~~and career counseling.~~

"Project Open" is an individualized training program for women interested in non-traditional jobs in the technical, scientific, administrative, managerial, law enforcement, construction, craft and apprenticeship fields.

Contact: Dawn Cooper, Associate Dean, Lifelong Learning, Re-Entry Program, Tompkins Cortland Community College, 170 North Street, Dryden, N.Y. 13053. Phone 607 844-8211.

"Women's Center at SUNY- Agricultural and Technical College at Farmingdale

~~"Women's Center"~~ This program consists of career counseling, assertiveness training, and math anxiety workshops ~~(counseling about technological areas)~~. and is designed to help women enter training in technological areas.

Contact: Ellen Cooperperson, Women's Educational and Counseling Center, SUNY Farmingdale, The Cottage, Room 3, Farmingdale, N.Y. 11735. Phone: 516-420-2382.

Adult Advisement Center — SUNY at Buffalo

~~"~~The Adult Advisement Center~~"~~ is open to both men and ~~males~~ and ~~females~~ women, but the majority of its students are women, many of whom are returning to school, changing careers or are newly divorced. It provides counseling, career advisement, courses on career opportunities and helps women to do self-assessment, examing themselves and the ~~work~~ world of work.

Contact: Peggy Nevins, Adult Advisement Center, Abbott Library, Main Street Campus, SUNY at Buffalo, 14214. Phone: 716-831-2238.

~~SUNY at Binghamton~~

(more)

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FOR RELEASE:

Education

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Continuing Education for Women Center

SUNY Binghamton

The "Women's Center" program includes personal and career development for women returning to school. Courses on study skills, assertiveness training, life career planning, job-peer support groups, the copying woman -- women in crisis are offered. There is also a 1½ day planning conference entitled "Routes -- A Career Seminar for Women" with advice on full-time academic programs and financial aid. There are also several "semi-academic" non-credit courses available, including a woman's poetry-writing workshop and a course on the woman artist.

Contact: Patricia Quinn, Director, Continuing Education for Women's Center, School of General Studies and Professional Education, SUNY Binghamton, 13901. Phone: 607-798-6793.

Empire State College

Empire State College offers a degree program that enables students to pursue a program of studies individually tailored to educational needs and goals. ~~It was~~ Founded to provide educational opportunies for students unable to attend traditional residential colleges, Empire State College ~~and it~~ gives credit for college level learning acquired outside the classroom. With 30 locations throughout the state, Empire State offers its students eleven areas of concentration ~~study, which are~~ and courses are based on individualized learning contracts designed by the student and a faculty member. Courses may include independent study or may require an internship in an office or ~~may~~ include taking conventional ~~convential~~ courses at other colleges.

Most Empire State students are adults with home and job responsibilities which require ~~who find~~ the flexibility to build an academic program around

(more)

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FOR RELEASE:

them.
their other responsibilities as important. About one half of the students are women.

Contact: For information on Empire State College and the location closest to you, ~~wxixkx~~ contact Empire State College, Coordinating Center, 2 Union Avenue, Saratoga Springs, N.Y. 12866. Phone: 518-587-2100.

Special educational Opportunities for women employed ~~by in~~ by New York State

Center for Women in Government Courses

The "Going Places:Women and Work" program is a trhee day workshop for state clerical workers (grade 12 and below) which focuses on personal values, career planning and civil service and provides an opportunity for participants to talk with representatives from SUNY to find how Individual their needs can be met.

The "Continuing Education Project for Employed Women in New York State government -- Next Steps" is for women employed by New York State, age 25 and over, grades 3-9. It is a ~~8~~ eight- week course held ~~3~~ three times per week which provides career planning information, ~~and~~ looks at the status of women in state government, does self-exploration, assesses interests, develops decision-making skills, ~~and~~ analyzes job descriptions and helps women plan for the future. It is held in Albany, Binghamton and Utica.

Contact: ~~yourxpersonnel~~ Apply through your Training Office or the personnel office in your State agency.

(more)

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FOR RELEASE:

Education

6/

Cornell University - New York State School of Industrial and Labor Relations

The "Public Service Women's Studies" program is a one-year college credit program (3 terms of 12 weeks each) which includes ~~writing, human relations, oral communications~~ those courses listed above under the Cornell NYSSILR program, but from a public sector perspective. The courses are held at SUNY Albany and SUNY Rochester.

Contact: In Albany - Women's Studies, NYSSILR, Cornell University, 112 State Street, Albany, 12207. Phone: 518-473-1931.

In Rochester - Mona Miller or Marli Weiner, Career Development, Cornell University, 120 Franklin St., Rochester 14604. Phone: 232-2730, extention 47,49.

These are just a sampling of the programs available for women throughout New York State. We hope it's just enough to whet your appetite and to encourage you to contact the colleges and universities close to you.

#

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FOR RELEASE:

Special thanks to Dawn Cooper, Associate Dean for Lifelong Learning, Tompkins Cortland Community College, for providing some of the photographs used with this article.

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FOR RELEASE:

Survey

Working Women Speak Out

A year ago
~~Last fall~~ 150,000 ~~working~~ women across the country answered questions about their needs and concerns as working women. By responding to a survey (Sponsored by) ~~of~~ the National Commisssion on Working Women (and) published in eight national magazines (and labor publications), these women pinpointed a growing concern about the role of women in the U.S. workforce. Data from the survey show:

- women are most concerned about lack of adequate pay and leisure time
- professional women are especially concerned about child care and leisure time
- women in clerical, sales, service and blue collar jobs are most concerned about not using their skills and the lack of advancement in their jobs
- more than half of those unemployed women who responded said they would take an interesting job if it were offered to them.

In addition, half of the women surveyed said that serving as (both) homemaker and wage earner created a major problem. Many of the women reported that they needed more help at home.

A number of the women workers (27 %) considered sex discrimination to be a problem on the job and 12 % were concerned with sexual harrassment.

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Survey-2222

For the 80% of the women who are clerical, sales, service or blue collar workers, job problems included boredom, working in jobs which did not use their skills, lay-offs and unemployment, ~~not earning enough~~ insufficient earnings and perference for part-time work. Many of these women were dissatisfied with their health benefits; some were concerned with working hours and conditions and treatment by their bosses.

Despite the problems faced by many of the working women, 42% said they liked their jobs very much and 39% fairly well. Women who were professional workers were considerably more satisfied. On the other hand, 28% of the black women, as compared with 18% of white women, reported that they disliked their jobs. Women who had finished their college education and were working as clerical workers were the most dissatisfied group.

NCWW concluded in the ~~results~~ report, entitled National Survey of Working Women - Perceptions, Problems and Prospects, that the survey results, ~~and~~ together with information on the future of the work force "will provide the basis for numerous challenges to different segments of society." The report added," Employers, labor unions, employees and educational institutions will all experience changes in their relationships. Women will continue to find common problems, while certain aspects of particular occupations will affect both men and women."

(more)

Copies of the report may be purchased through the NCWW ($2.00 prepaid) by writing to the National Commission on Working Women, 1211 Connecticut Ave., N.W., Suite 400, Washington, D.C.20036.

#

For Your Info

~~Exam~~ Update on the NYS employees' "Bridge" program

Several thousand New York State employees took the comprehensive examination for the Public Administration Traineeship Transition Program held in the fall. The Program is designed to provide clerical and secretarial employees of the State government with an opportunity to advance to entry-level Public Administration Traineeships. The two-year traineeships will include formal training and course work including college coursework, extensive on-the-job training, workshops and seminars as well as work experience. Successful completion of the traineeship will result in permanent appointment at the Grade 18 level.

Approximately 80 percent of those taking the examination were women and a number of minority candidates also took the test.

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For your Info

~~UN MEETING~~ United Nations Conference on Women

The United Nations will be holding the "1980 World Conference of the U.N Decade for Women: Equality, Development and Peace" in July, 1980. The conference will bring women from around the world to Copenhagen, Denmark to examine what has been achieved in the first five years of the U.N. Decade for Women. It will design an action-oriented program for the next five years and look into the tragic effects of apartheid on women in southern Africa. Mrs. Lucille Mathurin Mair, Permanent Representative to the United Nations from Jamaica, has been named Secretary-General of the conference.

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For Your Info

DES UPDATE

Since last spring more than 2,000 persons have enrolled in the State Health Department's confidential registry of persons exposed to DES. DES is the synthetic estrogen linked to health problems among children of women who took the drug to prevent miscarriage. Studies have shown that some DES daughters have developed a rare form of cancer, while some DES sons have developed abnormalities of the genital tract and lower urinary tract.

There are many more DES-exposed persons who should enroll in the registry, according the the State Health Department, and who should be examined for health problems related to the drug. New York State residents can obtain information on DES by calling a toll-free hotline at 1-800-462-1884 (Erie county residents can call 845-3380.) The hot-line operates seven days a week, from 8 a.m. to midnight.

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For Your Info

~~DISCRIMINATION~~ New Pamphlets on Discrimination

What happens when you file a discrimination complaint? You can find out in a new pamphlet by the N.Y. State Division of Human Rights and the U.S. Department of Labor, Employment Standards Administration.

It ~~xxxxxxxxxxx~~ specifies the areas of jurisdiction in such cases and describes actions taken by the Division from the time ~~xxxxxxx~~ the complaint is filed, through the investigation, determination, public hearing, appeal and compliance investigating stages.

INSERT PP

~~The~~ Both booklets can be obtained free from the Division's 13 regional offices throughout the state(check your local telephone directory under N.Y. State, Division of Human Rights.) Or write to the Public Information Office, N.Y. State Division of Human Rights, 2 World Trade Center, New York City, 10047. Enclose a stamped, self-addressed envelope.

Another pamphlet, "Equal Rights for the Disabled in New York State," (second edition) explores the problems of discrimination encountered by the disabled and outlines step-by-step procedures in filing discrimination complaints.

For Your Info

Develop Your Interviewing Skills

If you're looking for a job you may be interested in a new record called Winning in Interviewing (For Women Only) which is a mini-seminar designed to help you develop self-confidence, handle resumes and applications, field illegal interview questions, market your experiences as job skills and hear employers discussing their needs. The record can be purchased through Careers Associates, P.O. Box W215, De Pere, WI 54115.

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FOR RELEASE:

For Your Info

Omission

Earlier this year Women New York told the story of Valerie Robin, who made N.Y. state history by earning a place on the boys' freshmen soccer team at the Horace Greeley High School in Westchester, and was later dropped from the junior varsity team on a technicality. Information on Valerie Robin was provided by "In the Running," a publication of the SPRINT project of the Women's Equity Action League Educational and Legal Defense Fund.

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For Your Info

Call for Information on
Sexual Harassment of Students

The National Advisory Council on Women's Educational Programs is conducting a project to examine ways in which the Federal government can and should assist in protecting students from being sexually harassed by faculty, staff or other employees of secondayr and post-secondary education institutions. As part of that study, the Council is requesting information from former and present victims about their experiences and from any others who may have knowledge of such harassment.

Responses need not provide any data which might identify the respondent, but should describe the tupe of harassment involved, the institutional and academic setting in which it took place, any institutional or other action on the matter if reported, and the eventual outcome.

~~The Council hopes to conclude this part of the study by January 1980~~ Responses should be submitted by January, 1980. Depending on the ~~nature~~ information gathered, the Council may hold hearings and may make recommendations for appropriate Federal action on the problem, if warranted.

Information should be sent to Ms. Eliza M. Carney, chair, National Advisory Council on Women's Educational Programs, 1832 M Street, N.W., Washington, D.C. 20036.

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FOR RELEASE:

Families

New York to hold
Conference on Families

Early next summer the White House will be sponsoring three White House Conferences on Families which will be held in Baltimore, Minneapolis and Los Angeles to discuss the key issues relating to families and to develop recommendations for national action by government and private institutions.

To prepare for the White House Conference, the Governor's Conference on Families will be held to provide (New York) citizens with an opportunity to examine key concerns, identify central issues and to provide feasible recommendations for improving family life in New York State. Each of the Key topics will be explored at five regional meetings in the context of how families can work in a "self-help" way to build on strengths and overcome limitations, how communities can help support families, and how government can be responsive to worthy and feasible recommendations.

The Governor's Conference on Families will consist of five regional meetings which will be held during January and February, 1980. The following dates and locations for the meetings have been set:

Saturday, January 12	SUNY Albany
Saturday, January 19	Cornell University, Ithaca
Sunday, January 20	SUNY Stonybrook
Sunday, January 27	Fordham University, Lincoln Center, New York City
Saturday, February 2	SUNY Buffalo

Since the times and exact locations had not been set as Women New York went to press, if you are interested in learing more about

(more)

Families

the Governor's ~~Conference~~ Conference on Families ~~by~~ checking your local newspaper or ~~by~~ contacting the New York State Coordinator ~~at~~:

Ilene
~~Eileen~~ Margolin, Executive Director

State of New York

Council on Children and Families

Agency Building Two, Empire State Plaza

Albany, N.Y. 12223

Telephone: 518-474-8038.

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FOR RELEASE:

Credit

A Question of Credit

The Women's Division often gets calls and letters from women inquiring about their credit rights. We though we'd print some of the typical questions and answers for your information.

Q. How do I establish my own credit history since my husband is having difficulty in paying some of his own debts?

A. You ~~will~~ should be able to establish a separate credit history by contacting the credit bureau and asking for a file to be set up in your own name. Ask them not to transfer over any credit history under your husband's name.

You might also want to set up checking and savings accounts in your own name. As long as you have your own income source, you should be able to receive credit under your name.

Q. I am a homemaker. Can I get credit?

A. All borrowers, including homemakers, need a steady source of income to get credit. But this can be done without a full-time salary since part-time work income must be considered, according to federal law. Other assets like savings, stocks and bonds might also be used to borrow against.

Q. I recently applied for a bank credit card and was turned down because of "lenght of employment." I have worked in my present job for one year, while I ~~know of men who have~~ my brother, who has worked only six months ~~and still~~ received ~~bank~~ credit card from the same bank without a problem. I think I have been discriminated against. What can I do?

A. You should take your complaint to the Federal Reserve Bank of New York, Department of Consumer Affairs, ~~Federal Reserve Post Office Station~~, N.Y. 10045, who will investigate it for you.

(more)

News from the WOMEN'S DIVISION

STATE OF NEW YORK
EXECUTIVE CHAMBER

1350 Avenue of the Americas, New York City 10019 (212) 977-2700

Mary Burke Nicholas, Director

Jewell Jackson McCabe
Associate Director for Public Information

FOR RELEASE:

Credit

They will respond to your letter within 15 days. If they can't answer your question by then, they will set a reasonable time for getting back to you. If the bank you're complaining about is ~~i~~ not a State-charted bank under the Federal Reserve System, they will refer your complaint to the proper agency and let you know where it has been sent.

If your complaint had been about a retail department store which you thought had ~~h~~ discriminated against you, you could contact the Federal Trade Commission at their New York Regional Office (26 Federal Plaza NYC 10007) or at their Washington, D.C. office.

In New York State, the Division of Human Rights has jurisdiction over all lenders and has 14 regional offices which will handle your compalint and even provide legal advice if your don't have an attorney.

Discrimination complaints can also be referred to the Civil Rights Division, Department of Justice, Washington, D.C. 20530.

If you have other questions about credit, you might be interested in writing for (several) pamphlets on credit available, in bulk, from the ~~Federal Reserve Bank of New York~~ Consumer Affairs Department, Federal Reserve Bank of New York, New York, N.Y. 10045.

Citibank also publishes a booklet on credit and women, entitled "Borrowing Basics for Women." It can be obtained by writing to the Public Affairs Department, Citibank, ~~Post Office Box 939, Church Street Station~~ (399 Park Avenue, 18th floor Zone 2), New York, N.Y. ~~10008.~~ 10043.

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News from the WOMEN'S DIVISION

STATE OF NEW YORK
EXECUTIVE CHAMBER
1350 Avenue of the Americas, New York City 10019 (212) 977-2700

Mary Burke Nicholas, Director

Jewell Jackson McCabe
Associate Director for Public Information

FOR RELEASE:

Women New York

Women New York is the bimonthly newsletter of the WOMEN'S DIVISION, Executive Chamber, State of New York, Mary Burke Nicholas, Director; Angela Cabrera, Deputy Director. Produced by the Women's Division, Bernice F. Powell, Special Assistant for Public Information and Editor; Libby Antarsh, Associate Director for Legislation. Special thanks to Eileen Kiernan, Beatrice Williams and Diana Arroyo.

News from the WOMEN'S DIVISION

STATE OF NEW YORK
EXECUTIVE CHAMBER

1350 Avenue of the Americas, New York City 10019 (212) 977-2700

Mary Burke Nicholas, Director

Jewell Jackson McCabe
Associate Director for Public Information

FOR RELEASE:

What We Do

Women in New York State, are you aware that you have an advocate inside State Government? The Women's Division in the Executive Chamber works with appointed officials and civil servants in State agencies to ensure that the interests, needs and rights of women are met whenever and wherever possible. We consult with legislators and their staffs, both in Albany and Washington, as a voice on behalf of women. These activities derive from our mandate to promote equal opportunity and status for women, as set forth in Governor Carey's Executive Order No. 8, issued on April 11, 1975. This Executive Order gives the Women's Division cabinet status — a decision-making voice in State Government.

News from the WOMEN'S DIVISION

STATE OF NEW YORK
EXECUTIVE CHAMBER

1350 Avenue of the Americas, New York City 10019 (212) 977-2700

Mary Burke Nicholas, Director

Jewell Jackson McCabe
Associate Director for Public Information

FOR RELEASE:

Volume 3 Number 7 November/December 1979

Educational Opportunities for Women —

3 col.

story on pg.4

Memorandum

STATE OF NEW YORK
EXECUTIVE CHAMBER

Jacqueline Dunn (Garden City) student at Molloy College, Rockville Centre, t Bd of Trustees, Higher Education Services Corp

Helen M. Baran (Westfield) State Bd of Equalization & Assessment.

Mrs. Barbara Greenblatt (Spring Valley) t Bd of V of Rockland Psychiatric Center (Subj to Sen Conf)

Ms. Lois T. Bruckhausen
(Brooklyn) to Bd of Kings
Park Psychiatric Center (Study
to Sen Conf)

A Way of Life...

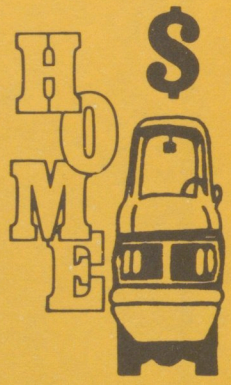
Buying on credit has become so much an everyday occurrence in our society that many people look on credit as an inalienable right. In fact, it's a privilege and convenience available to those who are creditworthy.

What makes you creditworthy?

Qualifying...

Creditors determine whether or not you're a good risk by evaluating:

- Your *ability to repay*, as indicated by how much of your income is left over after you pay your basic expenses every month;
- Your *assets*, such as a house, bank account, or insurance policy--anything that would serve as security for the creditor if you couldn't meet your payments; and



- Your *credit history*, showing what debts you've had before and how you've managed them.

Your *attitude* is important, too, because the creditor has to decide whether you're the kind of individual who will act responsibly in using credit. *Appearance* and *behavior* have been known to influence a creditor's decision.

Limitations...

You may qualify in all respects except credit history--evidence of your reliability--which you lack for one of these reasons:

- You're young and working at your first job.
- You're a married woman and until now have relied on your husband's credit standing.
- You've recently been divorced or widowed and have no separate credit history.
- You've always paid cash for what you bought before, even automobiles, furniture, and appliances.

Beginning...

Building a credit history takes time and patience. You may have to start in a small way and build up slowly. If you are determined to do it, here are some suggestions:

- Establish a savings and/or checking account. Creditors look on them as evidence that you're able to handle money.
- Borrow against the security of your savings account at the bank. The interest you pay on a "passbook" loan will

be partly offset by the interest your account keeps on earning, so the loan will cost you less than a regular small loan would.

- Or ask for a small loan and deposit it immediately in a savings account. While you pay off the loan, you're earning interest on the deposit; and that cuts down the cost of the loan. The important thing is that you are developing a credit history. Whether it is worth the cost to borrow money you don't really need is a judgment you'll have to make.

- If you can't get credit on your own, you might ask a relative or a friend who already has a good credit standing to cosign your loan application and share your liability.

- Buy something on time at a major store.

- Open one or two local department store charge accounts and pay your bills promptly. Frequently this is a stepping stone to other kinds of credit. But don't open too many accounts; creditors worry if you have widespread access to credit.

- Apply for a gasoline credit card.

- Apply for a loan against your car or a loan secured by another of your assets.

Persisting...

Even if you've had credit before, you may be turned down when you apply for a loan or a credit card. Why?

- You may not have held your present job or lived at your present address long enough. Some creditors require two or even three years.

- You may have too much to pay on your present accounts.

- Your purpose in requesting credit may not seem reasonable.

- Your cosigner may not be able to afford to take on any new liabilities.

- Your credit report may contain erroneous information. Check with the Credit Bureau.

- Your creditor may have unusually strict standards. They vary quite a bit.

- Sometimes lenders don't have enough funds available to use for certain kinds of loans.

If you believe you're creditworthy, keep trying to establish your credit. Don't be discouraged. Shop around. Persistence has a way of paying off.

Opportunity...

The Equal Credit Opportunity Act, effective October 28, 1975, prohibits discrimination in granting credit on the basis of sex or marital status. Starting March 23, 1977, that prohibition extends to discrimination on grounds of race, color, religion, national origin, age, receipt of income from assistance programs, and exercise of rights under the Consumer Protection Act.

The Act also provides that an individual may choose to rely on the credit history of a spouse or former spouse if it can be shown that the individual helped to build up that history--by using a spouse's account, helping to manage it, budgeting, or paying the bills.

Warning!..

Borrowing can be addictive and may be dangerous to your financial health. Remember:

- Credit isn't more money. It's a convenience that lets you enjoy certain benefits now that you'll have to pay for later on.
- Credit usually isn't free. It's paid for by interest charges that vary with the type of creditor, kind of credit, and the time period involved.
- It's important to keep your payments up to date. If you run into a problem because of unforeseen difficulties, discuss it with your creditors.
- And it's just as important to keep track of how much you owe overall, so that when you do get your credit established, you won't take on more debt than you can handle.

Borrowing Barometers...

How much debt you can handle depends on your family situation, assets, income, expenses, employment status, age, health, and a lot more.

Here are two rules of thumb:

- If, mortgage aside, your whole debt is more than 20 per cent of your yearly take-home pay, you may be in too deep.
- If your monthly payments are more than what's left over from your weekly paycheck after basic expenses, you may be headed for trouble.

Weigh the pros and cons. Borrow only after making sure that you can handle the debt, that the purpose is worthwhile, and that *now* is the right time.

Benefits...

Credit's a good thing when used wisely. It lets you buy necessities when you're short of cash and luxuries when you want them. Without credit you might have to put off buying what would be useful or desirable.

But, like other good things, credit can be misused. The people who get most out of credit understand that

Credit isn't a right
to be expected,

It's a privilege
to be protected.

Department of Consumer Affairs
Federal Reserve Bank of Philadelphia
P. O. Box 66
Philadelphia, Pennsylvania 19105

Telephone: (215) 574-6116

HOW TO ESTABLISH AND USE CREDIT

DEPARTMENT OF CONSUMER AFFAIRS
FEDERAL RESERVE BANK OF PHILADELPHIA

Federal Enforcement Agencies Equal Credit Opportunity Act

National Banks
Comptroller of the Currency
Consumer Affairs Division
Washington, D.C. 20219

State Member Banks
Federal Reserve Bank serving the district in which the State member bank is located.

Nonmember Insured Banks
Federal Deposit Insurance Corporation Regional Director for the region in which the nonmember insured bank is located.

Savings Institutions Insured by the FSLIC and Members of the FHLB System (except for Savings Banks insured by FDIC)
The Federal Home Loan Bank Board Supervisory Agent in the district in which the institution is located.

Federal Credit Unions
Regional office of the National Credit Union Administration serving the area in which the Federal credit union is located.

Creditors Subject to Civil Aeronautics Board
Director, Bureau of Enforcement
Civil Aeronautics Board
1825 Connecticut Avenue, N.W.
Washington, D.C. 20428

Creditors Subject to Interstate Commerce Commission
Office of Proceedings
Interstate Commerce Commission
Washington, D.C. 20523

Creditors Subject to Packers and Stockyards Act
Nearest Packers and Stockyards Administration area supervisor.

Small Business Investment Companies
U.S. Small Business Administration
1441 L Street, N.W.
Washington, D.C. 20416

Brokers and Dealers
Securities and Exchange Commission
Washington, D.C. 20549

Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks and Production Credit Associations
Farm Credit Administration
490 L'Enfant Plaza, S.W.
Washington, D.C. 20578

Mortgage Bankers, Consumer Finance Companies and All Other Creditors
FTC Regional Office for region in which the creditor operates or
Federal Trade Commission
Equal Credit Opportunity
Washington, D.C. 20580

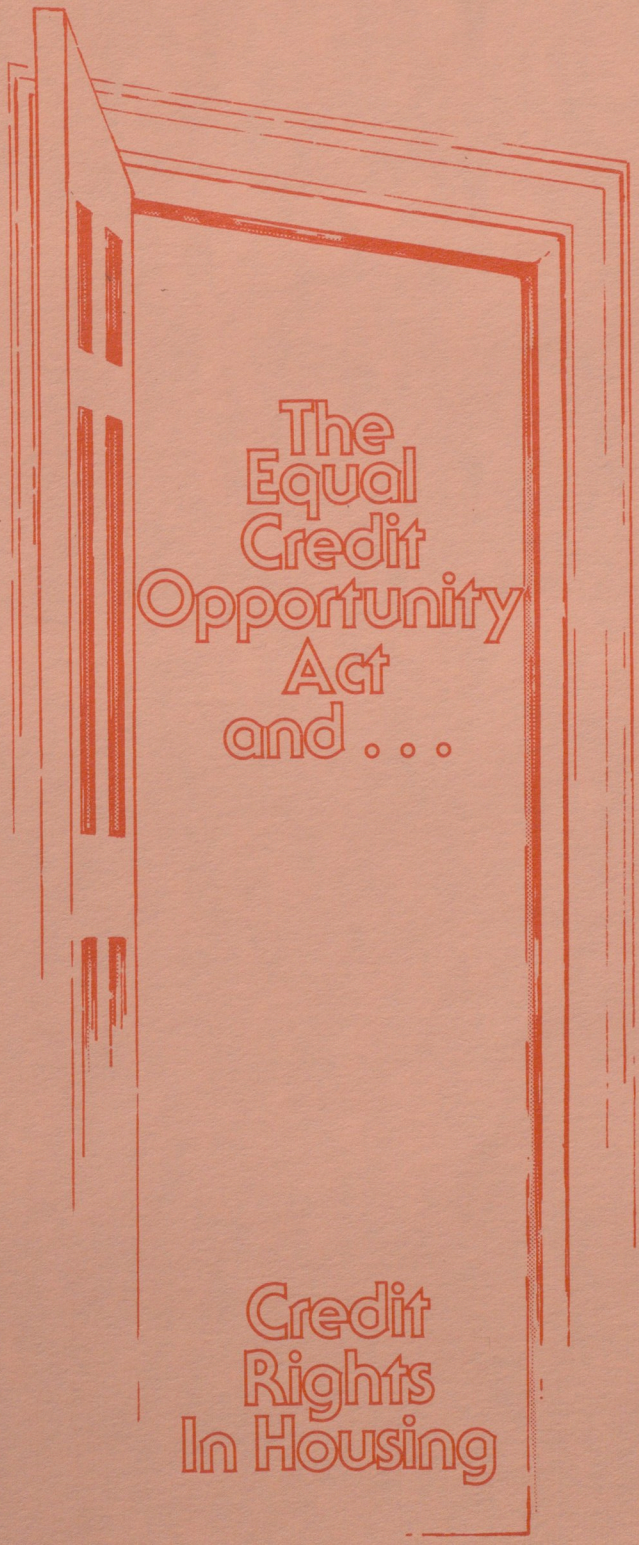
Any complaints may also be referred to the Civil Rights Division of the Department of Justice, Washington, D.C. 20530

Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

(January 1978)

Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

(January 1978)



The Equal Credit Opportunity Act and . . .

Credit Rights In Housing

The Equal Credit Opportunity Act and Credit

If you're in the market for a housing loan, you should know about a new Federal law that protects your credit rights.

The Equal Credit Opportunity Act prohibits discrimination because of your **race, color, religion, national origin, sex, marital status,** or **age** when you apply for a mortgage or home improvement loan. It also prohibits discrimination because of the **race** or **national origin** of the people who live in the neighborhood where you live or want to buy your home. And, it prohibits discrimination because you receive income from a **public assistance** program, such as Aid to Families with Dependent Children or Social Security.

This pamphlet describes the most important provisions of the Act and the regulation issued by the Federal Reserve Board to carry it out.

THE GENERAL RULE. The law does not guarantee that you will get credit. Lenders may continue to consider your income, expenses, debts, credit record, and reliability to determine whether you're creditworthy. But, they must apply those tests fairly and without discrimination.

This means that because of your race, sex, or marital status—or because of any other factor prohibited by the Act—a lender **may not:**

- discourage you in any way from applying for a loan.
- refuse to make a loan if you qualify, and if the lender offers the type of loan you seek.
- lend you money on terms different from those granted another person with similar income, expenses, credit history, and collateral.

SOME IMPORTANT SPECIFICS. Certain practices that kept **women** and **minority groups** out of the housing loan market in the past are now prohibited. For example, a creditor **may not:**

- rely on a property appraisal that considers the racial makeup of the neighborhood.
- ask about your birth control practices or childbearing plans. A creditor may not assume that you will have children or discount your income for that reason.
- discount or refuse to consider reliable alimony, child support, or separate maintenance payments—although you do not have to disclose such income unless you want to do so to support your application.
- discount or refuse to consider reliable income from part-time employment or public assistance.
- if you're creditworthy, require another signature on the loan—although a lender may need a spouse's or co-owner's signature, for example, on other mortgage papers.

A creditor also may not deny you credit **just because you reach a certain age or retire** — or refuse to count retirement benefits. But, your age may be considered in connection with such factors as the length of the loan, the downpayment, and the security you offer.

IF A LOAN IS DENIED. A lender may not stall your loan application. You must be notified whether your loan has been approved within 30 days after your application and any necessary appraisals, credit checks, or government approvals are completed. If your loan is denied, the notice must be in writing, and the lender must either tell you the specific reasons for the denial or tell you of your right to request the reasons.

If you think that you have been discriminated against, you may sue for actual damages, plus a penalty fee in some cases. You may also be awarded reasonable attorney's fees and court costs in a successful lawsuit.

Rights In Housing

HOUSING CREDIT DISCLOSURE.

You may also be interested in the Home Mortgage Disclosure Act, which requires most lending institutions in metropolitan areas to let the public know once a year where they make their mortgage ahd home improvement loans. You can ask to see the information at any time at your bank, savings and loan, or credit union.

This disclosure statement will not tell you where loans were denied or why. But, it can help customers, community groups, and local officials work with lenders to meet neighborhood needs for housing credit.

FOR ADVICE AND HELP.

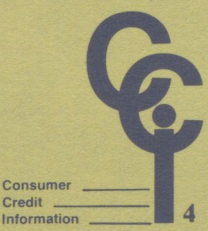
For more information about the Equal Credit Opportunity Act or the Home Mortgage Disclosure Act—or for advice or help with complaints—write to any Federal Reserve Bank* or to the Division of Consumer Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

Another Federal law, the Fair Housing Act, prohibits discrimination in the sale, rental, or financing of housing because of your race, color, religion, sex, or national origin. For more information, write to the Assistant Secretary for Fair Housing and Equal Credit Opportunity, Department of Housing and Urban Development, 451 7th Street, S.W., Washington, D.C. 20410.

If you are interested in local cooperative efforts to increase mortgage lending and improve housing in urban areas, write to the Urban Reinvestment Task Force, 1120 19th Street, N.W., Washington, D.C. 20036.

*Located in Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.

FEDERAL RESERVE BANK OF NEW YORK



YOUR CREDITWORTHINESS

Q. What does creditworthiness mean?

A. It means lenders consider you a good risk.

Q. Why should creditworthiness concern me?

A. In the last 20 years, credit has become an increasingly important aspect of life in America. Access to credit may determine where you live, the kind of home you own or car you drive, the vacation you plan and the quality of your children's education.

Q. What makes me creditworthy?

A. The basic test of creditworthiness is your ability to repay and potential lenders tend to look at your past credit experience. For example, have you used credit wisely and limited previous borrowings to amounts you can repay? Have you lived up to your past credit agreements and paid bills on time?

Q. What do you mean by "wisely" and "ability to repay?"

A. You should remember that the amount you borrow must be repaid at a specified date, with interest. Lenders have general rules of thumb regarding how much credit a person can handle safely. For example, a creditor will look at the percentage rate of your take-home pay that goes toward your weekly or monthly payments for installment debt.

Q. How do lenders know whether I am creditworthy?

A. Credit bureaus throughout the nation collect credit information about consumers and their credit activity. Banks, finance companies, retailers, credit card companies, and other lenders submit reports on their customers, indicating the kind of credit extended, the amount, the terms and your paying habits. Your file in the credit bureau also may contain your address, Social Security number, birth date, your employer, position and income. When you apply for credit, a lender can refer to your credit bureau file.

Q. Can I determine my creditworthiness prior to applying for credit?

A. Yes. Keep track of your income and expenses over a period of time so that you can analyze your financial condition. The difference between your income and expense (savings should be included in your expense items) is the maximum amount you can afford to commit. When you apply for credit, take your records with you.

Q. Do I have access to my credit bureau file?

A. Yes. If you have been denied credit on the basis of something in your file, you may request to see your file within 30 days of denial, free of charge. At other times, you may be charged a small fee.

* * * * * *

For a list of free pamphlets on consumer credit information, contact the public information department of the Federal Reserve Bank of New York.

If you have a complaint about a bank, you can get help from the Federal Reserve. You may complain about a possible violation of any of the Federal consumer credit laws listed in this pamphlet — or about any bank that you think has been unfair or deceptive in any business you have conducted with it. You don't need to have an account at the bank to file a complaint.

We will receive complaints about any bank. However, the Federal Reserve supervises *only* State-chartered banks that are members of the Federal Reserve System. If your complaint is outside our authority, we'll refer it to the proper regulatory agency or direct you to the right kind of help.

here's what to do

First try to solve your problem directly with bank personnel. If you can't, use the form attached to this pamphlet to let us know about your problem. Please mail your complaint to the Director, Division of Consumer Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Or you may get in touch with the Federal Reserve Bank serving the District in which the bank is located, as listed on the back of this pamphlet. Federal enforcement agencies for other financial institutions are also listed.

here's what we'll do

We will respond within 15 days. We'll try to answer your questions in full within that time. If that's not possible, our reply will set a reasonable date for getting back to you with more information. We'll also let you know if we've referred your complaint outside the Federal Reserve for an answer.

consumer credit laws

The Federal consumer credit laws offer you these major protections:

The *Truth In Lending Act* requires disclosure of the "finance charge" and the "annual percentage rate" — and certain other costs and terms of credit — so that you can compare the prices of credit from different sources. It also limits your liability on lost or stolen credit cards.

The *Equal Credit Opportunity Act* prohibits discrimination against an applicant for credit because of age, sex, marital status, race, color, religion, national origin, or receipt of public assistance. It also prohibits discrimination because you have made a good faith exercise of any of your rights under the Federal consumer credit laws. If you've been denied credit, the law requires that you be notified in writing and gives you the right to request the reason for the denial.

The *Fair Credit Billing Act* sets up a procedure for the prompt correction of errors on a credit account and prevents damage to your credit rating while you're settling a dispute.

The *Fair Credit Reporting Act* sets up a procedure for correcting mistakes on your credit record and requires that the record be kept confidential.

The *Consumer Leasing Act* requires disclosure of information that helps you compare the cost and terms of one lease with another and with the cost and terms of buying on credit or with cash.

The *Real Estate Settlement Procedures Act* requires that you be given information about the services and costs involved at "settlement," when real property transfers from seller to buyer.

The *Home Mortgage Disclosure Act* requires most lending institutions in metropolitan areas to let the public know where they make their mortgage and home improvement loans.

Pamphlets describing some of these laws in more detail are available from the Board of Governors or from the Federal Reserve Bank in your District.

the division of consumer affairs and consumer advisory council

The Federal Reserve has set up a separate office in Washington — the Division of Consumer Affairs — to handle consumer complaints. This Division also writes regulations to carry out the consumer credit laws, enforces these laws for State-chartered banks that are members of the System, and helps banks to comply with these laws.

The Federal Reserve is also advised by a panel of experts in consumer credit, representing both business and consumer interests across the country. The Consumer Advisory Council meets four times a year, and its meetings are open to the public.

We welcome your comments and suggestions on any consumer credit issue.

COMPLAINT FORM

Federal Reserve System

Name _____ Name of Bank _____

Address _____ Address _____

Street City State Zip

_____

City State Zip

Daytime telephone _____ Account number (if applicable) _____

(include area code)

The complaint involves the following service: Checking Account ☐ Savings Account ☐ Loan ☐

Other: Please specify _____

I have attempted to resolve this complaint directly with the bank: No ☐ Yes ☐

If "No", an attempt should be made to contact the bank and resolve the complaint.

If "Yes", name of person or department contacted is _____

Date

MY COMPLAINT IS AS FOLLOWS (Briefly describe the events in the order in which they happened, including specific dates and the bank's actions to which you object. Enclose copies of any pertinent information or correspondence that may be helpful. Do not send us your only copy of any document.):

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

This information is solicited under the Federal Trade Commission Improvement Act. Providing the information is voluntary; complete information is necessary to expedite investigation of your complaint. Routine use of the information may include disclosing it to bank(s) or others involved or to other governmental agencies as deemed appropriate.

Date _____ Signatures _____

_____

Director, Division of Consumer Affairs
Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

LIST OF RESERVE BANKS

Atlanta, Georgia
104 Marietta Street, N.W.
ZIP 30303
(404) 586-8500

Boston, Massachusetts
600 Atlantic Avenue
ZIP 02106
(617) 973-3000

Chicago, Illinois
230 South LaSalle Street
P.O. Box 834
ZIP 60690
(312) 322-5322

Cleveland, Ohio
1455 East Sixth Street
P.O. Box 6387
ZIP 44101
(216) 241-2800

Dallas, Texas
400 South Akard Street
Station K
ZIP 75222
(214) 651-6111

Kansas City, Missouri
925 Grand Avenue
Federal Reserve Station
ZIP 64198
(816) 881-2000

Minneapolis, Minnesota
250 Marquette Avenue
ZIP 55480
(612) 340-2345

New York, New York
33 Liberty Street
Federal Reserve P.O. Station
ZIP 10045
(212) 791-5000

Philadelphia, Pennsylvania
100 North Sixth Street
P.O. Box 66
ZIP 19105
(215) 574-6000

Richmond, Virginia
100 North Ninth Street
P.O. Box 27622
ZIP 23261
(804) 649-3611

San Francisco, California
400 Sansome Street
P.O. Box 7702
ZIP 94120
(415) 544-2000

St. Louis, Missouri
411 Locust Street
P.O. Box 442
ZIP 63166
(314) 444-8444

LIST OF OTHER ENFORCEMENT AGENCIES

National Banks
Comptroller of the Currency
Consumer Affairs Division
Washington, D.C. 20219

Nonmember Insured Banks
Federal Deposit Insurance Corporation
Office of Bank Customer Affairs
Washington, D.C. 20429

Board of Governors of the Federal Reserve System
(July 1978)

how to file a consumer credit complaint

The rule applies to information that creditors furnish to credit bureaus or other creditors about any account used by both husband and wife or on which both are liable. Such information must be reported in the names of each spouse.

The law also provides new guidelines for considering credit histories. It says that if credit history is used in rating your application, a creditor **must:**

- consider the available credit history on any account you hold or use jointly with your husband.
- consider any information that you can offer to show that a **favorable** credit history on any account in your husband's name reflects your own credit history accurately.

Some women have been denied credit simply because an ex-spouse was a poor credit risk. The law also says that a creditor **must:**

- consider any information that you can offer to show that an **unfavorable** credit history on any account you shared with your spouse does not reflect your own credit history accurately.

Another Federal law, the Fair Credit Reporting Act, gives you the right to get a summary of your credit history from a credit reporting agency and to correct any inaccurate information in it.

Notice and Penalties

A creditor may not stall you on an application. You must be notified within 30 days of any action taken on your application. If credit is denied, the notice must be in writing and it must either give specific reasons for the denial or tell you that you can request such an explanation. You have the same right if a credit account is closed.

If you are denied credit, first find out why. Try to solve the problem with the creditor, and show you know about your right to equal credit opportunity. If the problem can't be solved and you think that you've been discriminated against, you can sue for actual damages plus a penalty if the violation was intentional. The court will also award you reasonable attorney's fees if there's been a violation.

The Most Important Rules

- **You can't be refused credit just because you're a woman.**
- **You can't be refused credit just because you're single, married, separated, divorced, or widowed.**
- **You can't be refused credit because a creditor decides you're of child-bearing age and, as a consequence, won't count your income.**
- **You can't be refused credit because a creditor won't count income you receive regularly from alimony or child support.**
- **You can have credit in your own name if you're creditworthy.**
- **When you apply for your own credit and rely on your own income, information about your spouse or his co-signature can be required only under certain circumstances.**
- **You can keep your own accounts and your own credit history if your marital status changes.**
- **You can build up your own credit record because new accounts must be carried in the names of husband and wife if both use the account or are liable on it.**
- **If you are denied credit, you can find out why.**

To Find Out More

If you think you have been the victim of discrimination in connection with credit, you may want to contact the appropriate Federal enforcement agency for advice and help. These agencies and the types of creditors regulated by each are listed on the back of this pamphlet.

(Board of Governors of the Federal Reserve System, Washington, D.C. 20551)
(May 1977)

Federal Enforcement Agencies

National Banks
Comptroller of the Currency
Consumer Affairs Division
Washington, D.C. 20219

State Member Banks
Federal Reserve Bank serving the district in which the State member bank is located.

Nonmember Insured Banks
Federal Deposit Insurance Corporation Regional Director for the region in which the nonmember insured bank is located.

Savings Institutions Insured by the FSLIC and Members of the FHLB System (except for Savings Banks insured by FDIC)
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Regional office of the National Credit Union Administration serving the area in which the Federal credit union is located.

Creditors Subject to Civil Aeronautics Board
Director, Bureau of Enforcement
Civil Aeronautics Board
1825 Connecticut Avenue, N.W.
Washington, D.C. 20428

Creditors Subject to Interstate Commerce Commission
Office of Proceedings
Interstate Commerce Commission
Washington, D.C. 20523

Creditors Subject to Packers and Stockyards Act
Nearest Packers and Stockyards Administration area supervisor.

Small Business Investment Companies
U.S. Small Business Administration
1441 L Street, N.W.
Washington, D.C. 20416

Brokers and Dealers
Securities and Exchange Commission
Washington, D.C. 20549

Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks and Production Credit Associations
Farm Credit Administration
490 L'Enfant Plaza, S.W.
Washington, D.C. 20578

Retail, Department Stores, Consumer Finance Companies, All other Creditors, and All Nonbank Credit Card Issuers
FTC Regional Office for region in which the creditor operates or
Federal Trade Commission
Equal Credit Opportunity
Washington, D.C. 20580

Complaints may also be referred to the Civil Rights Division of the Department of Justice, Washington, D.C. 20530.

The Equal Credit Opportunity Act and . . .

WOMEN

You and your husband apply for a loan. The application is denied because of "insufficient income." You think this means that your salary was not counted. What do you do?

You are single and want to buy a home. The bank turns you down for a mortgage loan, even though you feel sure that you meet its standards. What do you do?

Your charge account is closed when you get married. You are told to reapply in your husband's name. What do you do?

You may have a complaint under the Equal Credit Opportunity Act, a Federal law which prohibits discrimination against an applicant for credit on the basis of sex, marital status, race, color, religion, national origin, age and other factors. This pamphlet describes the provisions of the Act (and the regulation issued by the Federal Reserve to carry it out) that apply to sex and marital status and that affect you as a woman who wants credit.*

The Equal Credit Opportunity Act does not give anyone an automatic right to credit. It does require that a creditor apply the same standard of "creditworthiness" equally to all applicants.

What Is Creditworthiness?

Creditors choose various criteria to rate you as a credit risk. They may ask about your finances: how much you earn, what kinds of savings and investments you have, what your other sources of income are. They may look for signs of reliability: your occupation, how long you've been employed, how long you've lived at the same address, whether you own or rent your home. They may also examine your credit record: how much you owe, how often you've borrowed, and how you've managed past debts.

The creditor wants to be assured of two things: your ability to repay debt and your willingness to do so. The Equal Credit Opportunity Act does not change this standard of creditworthiness.

*Both men and women are protected by the ban against discrimination because of sex or marital status.

What Is Equal Credit Opportunity?

The law says that a creditor may not discriminate against you — treat you less favorably than another applicant for credit — because of your sex or marital status.

Just because you are a woman, or single, or married, a creditor may not turn you down for a loan.

The rules that follow are designed to stop specific abuses that have limited women's ability to get credit.

Applying for Credit — Questions About Your Sex or Marital Status

A creditor may not discourage you from applying for credit just because you are a woman, or single, or married. When you fill out a credit application, you should know that there are only certain questions a creditor may ask about your sex or marital status.

- You **may not** be asked your sex on a credit application — with one exception. If you apply for a loan to buy or build a home, a creditor is **required** to ask your sex to provide the Federal Government with information to monitor compliance with the Act. You do not have to answer the question.
- You **do not** have to choose a courtesy title (Miss, Ms., Mrs.) on a credit form.
- A creditor **may not** request your marital status on an application for an individual, unsecured account (a bank credit card or an overdraft checking account, for example), unless you live in a community property State or rely on property located in a community property State to support your application.*
- A creditor **may** request your marital status in all other cases. But, you can only be asked whether you are married, unmarried, or separated (unmarried includes single, divorced, or widowed).

*Community property States are: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, and Washington.

Rating You As A Credit Risk

To make sure that your application is treated fairly, there are certain other things that a creditor may not do in deciding whether you are creditworthy.

Specifically, a creditor **may not:**

- refuse to consider your income because you are a married woman, even if your income is from part-time employment.
- ask about your birth control practices or your plans to have children. A creditor may not assume that you will have children or that your income will be interrupted to do so.
- refuse to consider reliable alimony, child support, or separate maintenance payments. However, you don't have to disclose such income unless you want to in order to improve your chances of getting credit.
- consider whether you have a telephone listing in your own name, because this would discriminate against married women.
- consider your sex as a factor in deciding whether you are a good credit risk.
- use your marital status to discriminate against you.

However, there are some closely related questions that are permitted. In order to estimate your expenses, a creditor may ask how many children you have, their ages, and the cost of caring for them, as well as about your obligations to pay alimony, child support, or maintenance. A creditor may ask how regularly you receive your alimony payments, or whether they are made under court order, in order to determine whether these payments are a dependable source of income. You may be asked whether there is a telephone in your home.

And finally, a creditor may consider your marital status because, under the laws of your State, there may be differences in the property rights of married and unmarried people. Such differences may affect the creditor's ability to collect if you default.

Extending Credit — Your Own Account

The law says that a woman has a right to her own credit if she is creditworthy. If you are getting married, remember that you can keep your own credit accounts and credit record.

Specifically, a creditor **may not:**

- refuse to grant you an individual account just because of your sex or marital status.
- refuse to open or maintain an account in your first name and maiden name, or your first name and your husband's surname, or a combined surname.
- ask for information about your husband or ex-husband, unless:
  - you're relying on his income
  - he'll use the account or be liable for it
  - you're relying on income from alimony to support your application
  - you live in a community property State or rely on property located in a community property State to support your application.
- require a co-signer or the signature of your spouse just because you are a woman or married (with certain exceptions when property rights are involved).

If your **marital status changes,** a creditor **may not** require you to reapply for credit, change the terms of your account, or close your account, unless there is some indication that you are no longer willing or able to repay your debt. A creditor **may** ask you to reapply if your ex-husband's income was counted to support your credit.

Establishing a Credit History

Married women often have had trouble establishing credit records because all debts were listed in their husbands' names. A new rule will help women build up their own credit records.

incorrect information...

Credit bureaus are required to follow reasonable procedures to ensure that subscribing creditors report information accurately. However, mistakes may occur. Your file may contain erroneous data or records of someone with a similar name confused with yours. When you notify the credit bureau that you dispute the accuracy of information, it must reinvestigate and modify or remove inaccurate data. Any pertinent data you have concerning an error should be given to the credit bureau. If reinvestigation does not resolve the dispute to your satisfaction, you may enter a statement of 100 words or less in your file, explaining why you think the record is inaccurate. You may want to place a statement in your file, also, to explain a period of delinquency caused by some unexpected hardship, such as serious illness, a catastrophe, or unemployment, which cut off or drastically reduced your income. The credit bureau must include your statement about disputed data — or a coded version of it — with any reports it issues about you. At your request, the bureau must also send a correction to anyone who received a report in the preceding six months if it was for a credit check, or within a two-year period if it was for employment purposes.

legal remedies...

Any consumer reporting agency or user of reported information who willfully or through negligence fails to comply with the Fair Credit Reporting Act provisions may be sued by the consumer. If the agency or the user is found guilty, the consumer may be awarded actual damages, court costs and attorney's fees, and, in the case of willful noncompliance, punitive damages as allowed by the court. The action must be brought within two years of the occurrence or within two years after discovery of material and willful misrepresentation of information. An unauthorized person who obtains a credit report under false pretenses may be fined up to $5,000, imprisoned for one year, or both. The same penalties apply to anyone who willfully provides information to someone not authorized to receive it.

Nine Federal agencies share in the enforcement of the Fair Credit Reporting Act. If you wish to report a problem, you may contact this Bank's Consumer Affairs Department for referral to the appropriate agency.

guard credit records...

Using credit in any form is serious business, for the experience you accumulate can be a help or a hindrance to you in many ways. How you handle your obligations creates and rates your credit reputation. Remember, it is not the credit bureau which determines your credit rating nor is it your creditors. *You* design it day by day as you manage your financial affairs. Any failure to repay debts as contracted will become a part of your record. A good credit rating is acquired by making regular payments, on time, and in the proper amounts. Should unforeseen difficulties arise, talk with your creditors; they usually want to be understanding and help you find a solution. And if events beyond your control adversely affect your credit rating, file an explanation with the credit bureau.

12/78

Text—
Courtesy of:
Federal Reserve Bank of Philadelphia

Consumer Credit Information 2

FEDERAL RESERVE BANK OF NEW YORK
New York, N.Y. 10045

your credit rating

credit history...

If you ever apply for a charge account, a credit card, a car loan, a personal loan, or a mortgage, your credit experience — or lack of it — will be a major factor considered by the creditor in reviewing your request. It may even affect your ability to get a job or buy life insurance. A good credit rating is an asset to be nurtured and protected. If you want a good rating, you must use credit with discretion: limit borrowing to your capacity to repay and live up to the terms of your contracts. The quality of your credit rating is entirely up to you.

credit bureaus...

Across the United States there are several thousand credit bureaus collecting credit information about consumers. Many of these credit bureaus are connected by teletype to centralized computer files which contain data on millions of individuals. From these files a credit bureau can produce for a subscribing creditor, almost instantaneously, a revealing report about your past and present credit activity. Although they can operate in different ways, many bureaus follow the procedures outlined in this pamphlet.

who provides data...

Banks, finance companies, merchants, credit card companies, and other creditors regularly send to credit bureaus reports on their customers containing information about the kind of credit extended, the amount and terms, and paying habits. Some information is collected by the credit bureaus from other sources, such as court records.

files may contain...

The credit bureau file contains your name, address, Social Security number, and birth date. A lot of other information also may be included:

. . . Your employer, position and income.
. . . Your former address.
. . . Your former employer.
. . . Your spouse's name, Social Security number, employer and income.
. . . An indication that you own your home, rent, or board.

And your file may contain detailed credit information. Each time you buy on credit from a reporting store or take out a loan at a bank, finance company, or other reporting creditor, a credit bureau is informed of your account number, the date, amount, terms, and type of credit. As you make payments, your file is updated to show the outstanding balance, the number of payments and amounts past due, the frequency of 30-, 60-, or 90-day latenesses. Your record may indicate the largest amount of credit you have had and the maximum limit permitted by the creditor. Each inquiry about you may be recorded. If you have been refused credit, that also may be entered into your file, and a creditor may be wary if this has happened frequently; he will at least want to consider the reasons for the declines. Any suits, judgments, or tax liens against you may appear, as well.

fair credit reporting...

You can see that fair and accurate credit reporting is vital to both creditors and consumers. Because this is so, Congress enacted the Fair Credit Reporting Act of 1971 which regulates the use of credit reports, requires deletion of obsolete information, and gives the consumer access to his file and the right to have erroneous data corrected.

This pamphlet is not intended to be a complete or official summary of the Fair Credit Reporting Act.

files may contain...

The credit bureau file contains your name, address, Social Security number, and birth date. A lot of other information also may be included:

. . . Your employer, position and income.
. . . Your former address.
. . . Your former employer.
. . . Your spouse's name, Social Security number, employer and income.
. . . An indication that you own your home, rent, or board.

And your file may contain detailed credit information. Each time you buy on credit from a reporting store or take out a loan at a bank, finance company, or other reporting creditor, a credit bureau is informed of your account number, the date, amount, terms, and type of credit. As you make payments, your file is updated to show the outstanding balance, the number of payments and amounts past due, the frequency of 30-, 60-, or 90-day latenesses. Your record may indicate the largest amount of credit you have had and the maximum limit permitted by the creditor. Each inquiry about you may be recorded. If you have been refused credit, that also may be entered into your file, and a creditor may be wary if this has happened frequently; he will at least want to consider the reasons for the declines. Any suits, judgments, or tax liens against you may appear, as well.

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obtaining reports...

A consumer report about you may be issued only to properly identified persons for approved purposes. It may be furnished in response to a court order or in accordance with your own written request; and it may be provided to someone who will use it in connection with evaluation of a credit transaction, employment, underwriting of insurance, determination of eligibility for a license or other benefit granted by a governmental agency, or other legitimate business need. Your friends and neighbors who are curious about your affairs may not obtain information about you. To do so might subject the subscriber who obtained it for them to fine and/or imprisonment.

time limits...

Most kinds of information in your file may be reported for a period of seven years. If you have declared personal bankruptcy, however, that fact may be reported for 14 years. After seven years or 14 years, the information can't be disclosed by a credit reporting agency *unless* you are being investigated for a credit application of $50,000 or more, for an application to purchase life insurance of $50,000 or more, or for employment at an annual salary of $20,000 or more. In those situations the time limits on releasing the data do not apply. Nor do time limits apply if a creditor chooses to use prior adverse information in his files to deny a new credit relationship.

you may review...

The Fair Credit Reporting Act gives you the right to know what your credit file contains, and the credit bureau must provide someone to help you interpret the data. You will be required to identify yourself to the bureau's satisfaction, and you may be charged a small fee. There is no fee, however, if you have been turned down for credit, employment, or insurance because of information contained in a report within the preceding thirty days.

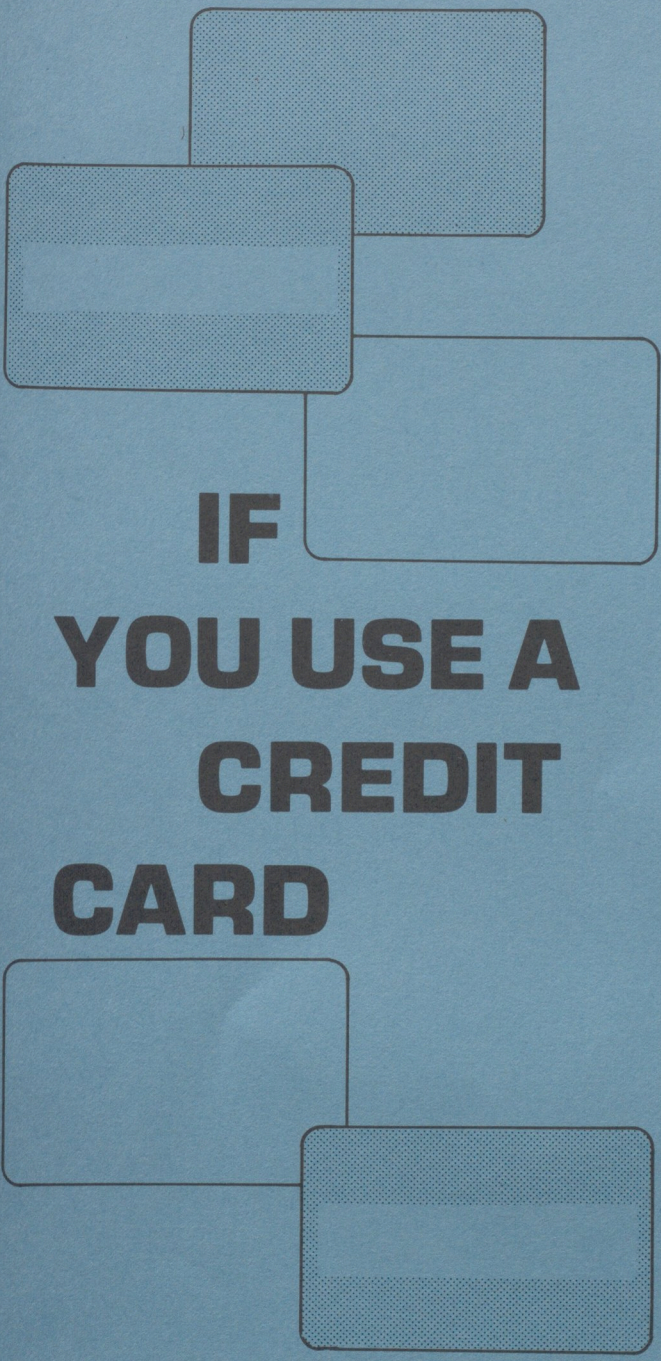
Some creditors also charge a flat annual membership fee for use of their card.

Federal law does not set rates or tell the creditor how to calculate finance charges — it requires only that the creditor tell you the method. Be sure to ask for an explanation of any terms you don't understand.

Tips on Credit Cards

- Shop around for the best terms. Remember that finance charges may differ depending on the method the creditor uses to assess them.
- Make sure you understand all the terms of your credit card agreement before you sign.
- Pay bills promptly to keep up your good credit rating and to avoid high finance charges.
- Keep a list of all your credit card numbers in case of loss or theft, and keep a good record of your purchases and payments.

Board of Governors of the Federal Reserve System
Washington, D.C. 20551
December 1978



IF YOU USE A CREDIT CARD

If you use a credit card — and today most families have at least one — you should know about your protections under Federal law.

— How to limit your risk if your card is lost.

— What you can do if goods you buy with a credit card are unsatisfactory.

— How to figure out and compare credit card charges.

Unsolicited Credit Cards

It is illegal for a card issuer to send you a credit card unless you ask or apply for one. However, a card issuer may send you, without your request, a new card to replace an expired one. You may also be sent an application for a card in the mail or be asked to apply by phone.

Lost or Stolen Credit Cards

Your risk on lost or stolen credit cards is limited.

You do not have to pay for **any** unauthorized charges made **after** you notify the card company of loss or theft of your card. So keep a list of your credit card numbers and notify card issuers immediately if your card is lost or stolen. The most you will have to pay for unauthorized charges is $50 on each card — even if someone runs up several hundred dollars worth of charges before you report a card missing.

Defective Goods or Services

You may withhold payment on any damaged or shoddy goods or unsatisfactory services purchased with a credit card, as long as you have made an effort to solve the problem with the merchant.

This right is limited if the card was a bank or travel and entertainment card or any card **not** issued by the store where you made your purchase. In such cases, the sale:

— must have been for more than $50; and

— must have taken place in your home State or within 100 miles of your home address.

Prompt Credit for Payments

If you can avoid finance charges on your credit card account by paying within a certain time, it is obviously important that you get your bills, and get credit for paying them, promptly. Check your statements to make sure your creditor follows these rules:

— Prompt billing. Look at the date on the postmark. If your account is one on which no finance charge is added before a certain due date, then creditors must mail their statements at least 14 days before payment is due.

— Prompt crediting. Look at the payment date entered on the statement. In most cases creditors must credit payments on the day received.

Refunds for Overpayments

If you overpay on your credit card account by $1.00 or more, a creditor must give you a refund at your request. Overpayments can occur when, for example, you overlook a return of merchandise to be credited to your account.

Discounts for Cash Payments

It is illegal for credit card companies to prohibit stores from offering discounts to people who pay by cash or check. Stores that do offer cash discounts must make this fact clear to all buyers. They may not add an extra charge (above the regular price) for those customers choosing to use credit cards.

For example, suppose you want to buy an item regularly priced at $50. The store offers discounts for cash of 5 per cent. If you pay in cash, your price should be:

$$\begin{array}{l} \$50.00 \\ \underline{-2.50} \text{ (5\% of \$50)} \\ \$47.50 \end{array}$$

If you use a credit card, the price is $50.

Credit Card Costs

A credit card is an easy way to "buy now, pay later." But it is a form of borrowing, and in many cases a finance charge will be added to your bill each month on the money you still owe.

How much you pay for the use of a credit card depends on three important terms of the credit card arrangement, which differ for cards issued by banks, by retail stores, or for travel and entertainment. Creditors must tell you:

1. **The Annual Percentage Rate (APR).** This is the percentage cost of credit. It's your key to comparing costs regardless of the amount of credit or how long you have to repay it.

2. **The Method of Calculating the Finance Charge.** Creditors use various systems to arrive at the balance on your credit card account on which they assess finance charges. Some creditors assess finance charges after subtracting your payments for the billing period. This is called the **adjusted-balance method.** Other creditors give you no credit for payments made during the billing period. This is called the **previous-balance method.** Under a third method — the **average daily-balance method** — creditors add your balances for each day in the billing period and then divide by the number of days in the billing period. Under this method, your purchases made during the billing period may or may not be added to the daily balance. Here's a sample of three credit card billing systems.

	ADJUSTED BALANCE	PREVIOUS BALANCE	AVERAGE DAILY BALANCE
Monthly rate	1-1/2%	1-1/2%	1-1/2%
APR	18%	18%	18%
Previous balance	$400	$400	$400
Payments	$300	$300	$300 on 15th day
Finance charge	**$1.50** (1-1/2% x $100)	**$6.00** (1-1/2% x $400)	**$3.75** (1-1/2% x average balance of $250)

As the example shows, the finance charge may vary considerably for the same pattern of purchases and payments on a credit card account. Even when the APR is the same, the amount of the finance charge depends on how the creditor treats payments.

3. **When Finance Charges Begin to be Charged to Your Credit Account.** How much time do you have to pay your bills before a finance charge is added? Some creditors, for example, give you a 30-day "free ride" to pay your balance in full before imposing a finance charge. If you go beyond the due date, you will pay a finance charge.

validating debt...

Within five days after contacting a debtor about paying his debt, the collector must send him a written notice informing him:

. . . of the amount of the debt;

. . . of the name of the creditor;

. . . that the debt will be assumed to be valid unless disputed within 30 days;

. . . that, if disputed, the collector will verify it and send a copy of the verification or of a judgment against the consumer;

. . . that upon request the name and address of the original creditor (if changed) will be provided.

During a period when a debt is being verified, the collector may not attempt to obtain payment.

legal remedies...

Any debt collector who intentionally does not comply with this law may be sued by the debtor for actual damages; for additional damages as allowed by a court up to $1,000 (or the lesser of $500,000 or 1 percent of net worth in a class action) and be liable for court costs and reasonable attorney's fees.

enforcement...

Responsibility for enforcing the law is shared by the following Federal agencies:

Federal Trade Commission
Comptroller of the Currency
Federal Reserve System
Federal Deposit Insurance Corporation
Federal Home Loan Bank Board
National Credit Union Administration
Interstate Commerce Commission
Civil Aeronautics Board
Secretary of Agriculture

Consumers may contact the appropriate agency for further information or for assistance in resolving a problem.

12/78

Text—
Courtesy of:
Federal Reserve Bank of Philadelphia

Consumer Credit Information 1

FEDERAL RESERVE BANK OF NEW YORK
New York, N.Y. 10045

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Text—
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Consumer Credit Information 1

FEDERAL RESERVE BANK OF NEW YORK
New York, N.Y. 10045

fair debt collection practices

it's the law...

On March 20, 1978, the Fair Debt Collection Practices Act took effect. It is one of a series of laws enacted by Congress in recent years to protect consumers in credit transactions. This law is intended to stop abusive practices engaged in by some debt collectors.

scope...

The Fair Debt Collection Practices Act covers collection of any debt incurred for personal, family, or household purposes.

The Act applies to:

. . . any person in the business of collecting debts owed to others;

. . . any creditor who, collecting from his own debtors, uses a name other than his own;

. . . anyone who regularly collects or attempts to collect debts for another.

But not all debt collectors are subject to the Act. It does not apply to banks, other lenders, or businesses which collect their own accounts, using their own names.

Nor does it cover them when they collect an isolated debt for another.

locating a debtor...

A covered debt collector may contact a person other than the debtor only to discover or verify the debtor's location.

In doing so, the collector must:

. . . identify himself, but he can identify his employer only if expressly requested to do so;

. . . not reveal the consumer's indebtedness;

. . . not use a post card or in any way reveal his debt collection activity;

. . . not communicate with that person more than once unless reasonably necessary.

If the collector learns the identity of an attorney who is representing the debtor, the contact must be with that attorney.

contacting a debtor...

The law, of course, allows a collector to make reasonable efforts to communicate with a debtor about his debt.

A covered collector may *not* contact a debtor about his obligation:

. . . at an inconvenient or unusual time (the hours between 8 a.m. and 9 p.m. are considered to be convenient);

. . . at an inconvenient place;

. . . at his place of employment if it is known the employer prohibits such contact;

. . . if an attorney is known to represent the debtor.

Contact also may not be made after the debtor notifies the collector in writing that he refuses to pay a debt or objects to the contacts; except contact may be made to explain the possible consequences to the debtor.

prohibited tactics...

The law prohibits harassing, oppressing, or abusive conduct in connection with collection of a debt. This includes, but is not limited to:

. . . the use or threat of violence or harm to the person, his reputation, or property;

. . . use of obscene language;

. . . publicizing the debt;

. . . annoying or repetitive telephone calls;

. . . anonymous phone calls;

. . . false, deceptive, or misleading representations as to the collector's identity;

. . . false representations of the status of the debt and the consequences of nonpayment;

. . . failure to adequately disclose the reason for contacting the consumer;

. . . collecting an additional fee not authorized by law or the terms of the debt agreement;

. . . accepting a check postdated by more than five days except under specified written conditions;

. . . charging the debtor with collect calls or telegram fees;

. . . communicating by post card.

This pamphlet is not intended to be a complete or official summary of the Fair Debt Collection Practices Act.

for newsletter ??

FEDERAL RESERVE BANK OF NEW YORK

NEW YORK, N.Y. 10045

AREA CODE 212-791-5000

May 2, 1979

Ms. Mary Burke Nicholas
Director
Women's Division
Executive Chamber/State of New York
1350 Avenue of the Americas
New York, New York 10019

Dear Ms. Nicholas:

While reading the last issue of Women New York, it occurred to me that there may be interest in your division in a new program established by the New York Reserve Bank called Consumer Credit Information.

The program is in response to a Congressional mandate calling for efforts by the Federal Reserve in public education as well as bank examination in matters concerning consumer credit.

Since women comprise the greatest single component of those who have been discriminated against in credit transactions, I thought you might like to see some of the materials prepared in conjunction with the program.

The pamphlets are available free, in bulk, from the Bank's public information department. However, I would like to point out that we are not in the business of offering credit counselling or advice. Ours is merely an educational role.

Thank you for the attention.

Sincerely,

Sonya Fujarski

Sonya Fujarski
Consumer Affairs Specialist

Received
Women's Division
Executive Chamber
State of New York
MAY 4 19