



SPOUSAL SIGNATURE PROVISIONS OF REGULATION B

FIL-9-2002
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TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *Guidance on Avoiding Violations of the Spousal Signature Provisions of Regulation B*

The Federal Deposit Insurance Corporation (FDIC) is issuing the attached guidance to assist banks in complying with the spousal signature provisions of the Equal Credit Opportunity Act (ECOA) and Regulation B, 12 C.F.R. Part 202. Among other things, Regulation B prohibits lending policies and practices that discriminate on the basis of marital status.

This guidance summarizes the Regulation B rules governing spousal signatures as they relate to extensions of credit, including business loans, as well as important exceptions and other related requirements. It also outlines steps institutions should take to ensure compliance with the spousal signature requirements.

For more information, please contact your FDIC Division of Compliance and Consumer Affairs Regional Office on the attached list, or the following staff members: Russ Bailey, Senior Fair Lending Specialist, at (202) 942-3330 or Deirdre Foley, Fair Lending Specialist, at (202) 942-3042.

Steven M. Cross
Director

Attachments: [Guidance On The Spousal Signature Provisions Of Regulation B](#)
[FDIC Regional Offices - Division of Compliance and Consumer Affairs](#)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

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