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TRUTH IN LENDING ACT (REGULATION Z)

The Truth in Lending Act (TILA) requires lenders to disclose information about charges and fees associated with certain loans.

This law applies to most types of consumer loans such as mortgages, home equity loans, home equity lines of credit, car loans, and credit cards. By mandating transparency, TILA lets consumers compare credit offers and make informed financial decisions.

Regulation Z outlines the requirements under this law.

KEY PROTECTIONS



Standardized Disclosures
Requires lenders to provide clear, standardized information about loan terms, including the annual percentage rate (APR), finance charges, payment schedule, and late fees.



Right of Rescission
Borrowers have the right to cancel certain types of loans, such as home equity loans or lines of credit, within three business days of closing without penalty.



Credit Card Protections
Protects consumers against inaccurate and unfair credit billing and credit card practices, sets liability limits for unauthorized credit card transactions, and restricts how and when lenders can change interest rates.

Truth In Lending Consumer Compliance Manual

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Comptroller of the Currency, United
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