Dealership Name
Number and street address 1
Number and street address 2
City, State, Zip

Date: Month Day, Year
Subject: Annual Fair Lending Notice

To Whom It May Concern:

Chrysler Capital is committed to fair lending and treating consumers, customers and vendors with the utmost respect
and fairness.

We require dealers and vendors to comply with all applicable state and federal fair lending laws. We also expect them to follow best practices in treating customers with fairness and respect.

Fair lending laws require the fair and equal treatment of all persons without regard to a prohibited basis.

Dealers and vendors are prohibited from discriminating in any aspect of the credit transaction based upon a
prohibited basis.

The Equal Credit Opportunity Act and Regulation B define prohibited bases as the following:

|  |  |
| --- | --- |
| * Sex, including Sexual Orientationand Gender Identity
* ­Marital status
* Race
* Color
* Religion
 | * National origin
* Age, provided the applicant is of legal age
* Income derived from public assistance
* The fact that the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act (e.g., the right to lodge a complaint)
 |

State law may prohibit discrimination on additional prohibited bases, such as military status, familial status
and/or disability.\*

To ensure compliance and meet regulatory expectations, dealers must provide their personnel with fair lending training
and maintain appropriate records detailing the timing, format, content and attendees of training.\*

Below are links to helpful fair lending resources:

* https://www.ftc.gov/news-events/media-resources/consumer-finance/auto-marketplace
* https://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights

If you have any questions regarding our fair lending initiatives please contact your Dealer Relationship Manager.

Sincerely,
Chrysler Capital

***\*New York Dealers****: New York law (*[*New York Executive Law, Section 296-a*](https://www.nysenate.gov/legislation/laws/EXC/296-A)*) prohibits discrimination on the basis of race, creed, color, national origin, citizenship or immigration status, sexual orientation, gender identity or expression, military status, age, sex, marital status, status as a victim of domestic violence, disability, or familial status. In addition to records referenced above, dealers must maintain individual certifications confirming that personnel understand and commit to fair lending compliance, specifically Section 296-a.*