



# ILLINOIS DEPARTMENT OF Human Rights

## Financial Credit

All financial institutions doing business in Illinois are prohibited from discriminating in granting of mortgages, commercial or personal loans, and credit cards. The Illinois Department of Human Rights can investigate charges of Financial Credit discrimination filed against any bank, credit union, insurance company, mortgage banking company or savings and loan association.



### PROHIBITED FINANCIAL ACTIVITIES

*It is against the law for financial institutions to discriminate by:*

1. Denying or modifying services normally offered.
2. Denying or varying the terms of a loan, including varying terms on the basis that:
  - A parcel of real estate offered as security is located in a specific geographical area; or
  - The institution does not consider all of the regular and dependable income of each person who would be liable for repayment of the loan.
3. Using lending standards that have no economic basis.
4. Refusing to issue a credit card despite a proper application.

### TYPES OF DISCRIMINATION COVERED

- Race
- Color
- Religion
- National Origin
- Ancestry
- Age (40 and over)
- Sex
- Marital Status
- Order of Protection Status
- Physical and Mental Disability
- Military Status
- Sexual Orientation (including gender-related identity)
- Unfavorable Military Discharge
- Familial Status:  
*Financial Institutions are prohibited from discriminating on the basis of Familial Status only for loans in connection with real estate transactions.*

## TO FILE A CHARGE

Submit a completed Complainant Information Sheet (CIS) either in person or by mail. If your allegations are covered under the Illinois Human Rights Act, a charge will be drafted for your signature. A charge of Financial Credit discrimination must be filed within 180 days of the date of the alleged discrimination, or within one year if related to loans in connection with real estate transactions. You may obtain a CIS from the Department's website ([dhr.illinois.gov](http://dhr.illinois.gov)) or by contacting one of the Department's offices below.

## WHAT THE DEPARTMENT CANNOT DO

The Department cannot investigate Financial Credit charges:

- Based on political affiliations, personality conflicts, etc.
- Against the federal government.



Scan for more information about  
Financial Credit Discrimination.

Or visit: [dhr.illinois.gov](http://dhr.illinois.gov)

*Office Hours: Monday through Friday; 8:30am - 5:00pm*

### **Chicago:**

555 West Monroe Street  
Suite 700  
Chicago, IL 60661

(312) 814-6200  
(866) 740-3953 (TTY)

(312) 814-6251 (FAX)

### **Springfield:**

524 S. 2nd Street  
Suite 300  
Springfield, IL 62701

(217) 785-5100  
(866) 740-3953 (TTY)

(217) 785-5106 (FAX)

## **Persons With Disabilities:**

*In compliance with the Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, and the Illinois Human Rights Act, the Department of Human Rights will ensure that all programs are readily accessible to and usable by qualified individuals with disabilities. Contact the ADA coordinator for additional information at (217) 785-5119 (voice) or (866) 740-3953 (TTY).*