OHIO CIVIL RIGHTS COMMISSION

Credit Discrimination

Discrimination by a Creditor

It is an unlawful discriminatory practice for a creditor to consider or base a decision of credit worthiness because of an applicant's race, color, religion, age*, sex, military status, marital status, national origin, disability or ancestry. This includes:

- granting,
- withholding,
- extending,
- fixing rates, terms or conditions, or
- renewing credit.

Discrimination by a Credit Reporting Agency

It is an unlawful discriminatory practice for a credit reporting agency to

- Fail or refuse to maintain a separate file, if requested, on each individual about whom information is assembled or evaluated; or
- Fail or refuse to clearly note, maintain, and report information it receives

based on an applicant's race, color, religion, age*, sex, military status, marital status, national origin, disability or ancestry.

*Age means anyone 18 years old or older. The basis of age does not apply in any real estate transactions between a financial institution, a dealer in intangibles or an insurance company and its customers.

Complaint Process

Any person who feels that they are a victim of discrimination because of their race, color, religion, sex, national origin, ancestry, disability, age familial status (housing only), or military status may file a formal complaint with the Ohio Civil Rights Commission (OCRC). A person may also file on the basis of retaliation if they believe that they are retaliated against for exercising their right to file a charge, for participating in an investigation or for complaining about discrimination.

If the mediation process is unsuccessful or if one party does not wish to participate in mediation, the case will be referred to the investigative unit. Through a series of steps, including witness interviews, document requests and site visits, the Commission will determine whether or not discrimination has occurred.

All services are **free** of charge and complaints can be filed in person at your local OCRC office, by telephone or on our website. Charges must be filed within six months from the date of harm (one year for housing charges).

Regional Offices

Akron Regional Office
Ocasek Government Building
161 S. High St., Suite 205
Akron, OH 44308
330-643-3100
330-643-3120 (Fax)

Cleveland Regional Office
Lausche State Office Building
615 W. Superior Ave.
Suite 885
Cleveland, OH 44113
216-787-3150
216-787-4121 (Fax)

Columbus Regional Office
Rhodes State Office Tower
30 E. Broad St., 4th Floor
Columbus, OH 43215
614-466-5928
614-466-6250 (Fax)

Dayton Regional Office
Point West III
3055 Kettering Blvd, Suite 111
Dayton, OH 45439
937-285-6500
937-285-6606 (Fax)

Toledo Regional Office
One Government Center
640 Jackson St., Suite 936
Toledo, OH 43604
419-245-2900
419-245-2668 (Fax)

Cincinnati Satellite Office
PNC Bank Building
7162 Reading Rd., Suite 606
Cincinnati, OH 45237
513-351-2541
513-351-2616 (Fax)