**For Case**

**Title:** Proposed Consent Order – United States v. Trustmark National Bank (W.D. Tenn.)

**INCIDENT DATE:** N/A

**Case Name:** Proposed Consent Order – United States v. Trustmark National Bank (W.D. Tenn.)

**Court Level:** Western District of Tennessee

**Federal Court:** District Court

**Overview:** none

**Summary:** *U.S. v. Trustmark National Bank* (W.D. Tenn.):  On October 22, 2021, the Division field a complaint and proposed consent order in a case alleging that the Bank, through its residential real estate lending-related policies and practices, engaged in a pattern or practice of redlining in the Memphis MSA in violation of the Fair Housing Act and the Equal Credit Opportunity Act.  Under the proposed consent order the Bank will invest $3.85 million in a loan subsidy fund to increase credit opportunities for current and future residents of predominantly Black and Hispanic neighborhoods in the Memphis area; dedicate at least four mortgage loan officers or community lending specialists to these neighborhoods; and open a loan production office in a majority-Black and Hispanic neighborhood in Memphis.  Trustmark will also devote $400,000 to developing community partnerships to provide services to residents of majority-Black and Hispanic neighborhoods in Memphis that increase access to residential mortgage credit and at least $200,000 per year to advertising, outreach, consumer financial education and credit repair initiatives in and around Memphis.

**Topic:** Civil Rights

**Tags:** 2:21-cv-02664; Department of Justice; DOJ; United State; Western District of Tennessee; Trustmark National Bank; Consumer Financial Protection Bureau; CFPB; Equal Credit Opportunity Act; ECOA; Consumer Financial Protection Act; CFPA; discrimination; mortgage; Memphis; Comptroller of the Currency; OCC; Fair Housing Act; FHA; Shelby County; Fayette County; DeSoto County

**Invisible Tags:** None

**Component:** Civil Rights Division - Housing and Civil Enforcement Section

* **For Case document**

**Title:** ProposedConsent Order – United States v. Trustmark National Bank (W.D. Tenn.)

**DATE:** OCTOBER 22, 2021

**Document Type:** Settlement/Consent Decree

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