

WAC 162-40-021 Coordination with federal law. (1) It is the policy of the commission to coordinate its enforcement of the Washington state law against discrimination with enforcement of the federal Equal Credit Opportunity Act, Pub. L. 93-495, as amended, and Regulation B Equal Credit Opportunity 12 C.F.R. 202, to the maximum extent possible without diminishing the impact of the state law where the statutes differ. Federal law alters, affects or preempts only those regulations contained in this chapter which are inconsistent with federal law, and then only to the extent of the inconsistency.

(2) Differences between state and federal regulations. The state of Washington is a community property state; therefore, regulations governing community property may define the differences between the federal and state regulations.

[Statutory Authority: RCW 49.60.120(3). WSR 00-01-177, § 162-40-021, filed 12/21/99, effective 1/21/00; Order 34, § 162-40-021, filed 6/30/77.]