



Must LPO use FDIC and EHL logos in ads?

Answer by Andy Zavoina, BOL Guru

[Guru BIOS](#)

Question: I am conducting an advertising audit on a small community bank. The bank has a loan production office in another town which is strictly a loan office no deposit activity at all. They placed an ad in the newspaper to congratulate graduates and the ad has the bank name and loan production office. My question is are they suppose to include in all their ads equal housing lender or member FDIC since they do not accept deposits or any transactions?

Answer: The ad isn't for the LPO in my opinion, but the bank, the entity which would make loans and receive deposits. As such, "Member FDIC" or an approved substitute should be there. If they are marketing housing related loans the EHL logo and legend should be there, if otherwise required. Remember that OTS banks need this more than others and OCC banks don't have a direct requirement for this since HUD amended its rules some years ago.

More information is in this and other posts in the [InfoVault](#).

Appearance of Equal Housing Logo

Answer by David Dickinson, BOL Guru

[Guru BIOS](#)

Question: We have a question in regard to the manner in which the Equal Housing logo is to be used--does wording always have to be part of the logo for publications other than loans?

Answer:

The Fair Housing (or Equal Housing Lender) logo and wording is only required when you promote home loans.