

Department of Justice

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Justice Department Settles Sexual Harassment Lawsuit Against Mississippi Bank and Former Bank Vice President

WASHINGTON – The Justice Department today announced a \$350,000 settlement to resolve a lawsuit alleging sexual harassment of female borrowers and loan applicants by a former vice president of the First National Bank of Pontotoc in Mississippi. The lawsuit was the first sexual harassment case brought by the Justice Department under the Equal Credit Opportunity Act.

The lawsuit, filed in 2006 in the U.S. District Court for the Northern District of Mississippi, alleged that William W. Anderson Jr., used his position as a vice president, loan officer, and branch manager of the First National Bank of Pontotoc to sexually harass women in violation of both the Equal Credit Opportunity Act and the Fair Housing Act. Anderson's conduct included making offensive comments, engaging in unwanted sexual touching, and requesting or demanding sexual favors from female customers in connection with the extension of credit, over a period of years before his employment with the bank ended in May 2004. The lawsuit also alleged that the bank was liable for those actions.

The consent decree, pending approval by the court, will require the defendants to pay \$250,000 to 15 already identified victims, up to \$50,000 for any additional victims, and \$50,000 to the United States as a civil penalty. Under the settlement, employees of the First National Bank of Pontotoc are required to receive training on the prohibition of sexual harassment under federal fair lending laws. The agreement also requires the bank to implement both a sexual harassment policy and a procedure by which an individual may file a sexual harassment complaint against any employee or agent of the First National Bank of Pontotoc.

"Women should be able to seek loans and conduct their credit transactions in an environment free of sexual harassment," said Rena J. Comisac, Acting Assistant Attorney General for the Civil Rights Division. "We are pleased that this settlement will compensate the victims of this egregious conduct and ensure that appropriate fair lending policies and training are in place at the First National Bank of Pontotoc."

The Equal Credit Opportunity Act and Fair Housing Act together prohibit lending discrimination based on sex, and prohibiting discrimination on other bases, including race, color, religion, and national origin. Since Jan. 1, 2001, the Justice Department's Civil Rights Division has filed 240 cases to enforce the Fair Housing Act, and nine cases to enforce the Equal Credit Opportunity Act. More information about the Civil Rights Division and the laws it enforces is available at http://www.usdoj.gov/crt.

Any woman who believes that she was harassed in connection with her dealings with the First National Bank of Pontotoc should contact the Justice Department's Housing and Civil Enforcement Section at 1-800-896-7743 and select menu option four.

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