§ 571.28 Effective date, compliance date, and prospective application.

(a) **Effective date.** This subpart is effective January 1, 2008.

(b) **Mandatory compliance date.** Compliance with this subpart is required not later than October 1, 2008.

(c) **Prospective application.** The provisions of this subpart shall not prohibit you from using eligibility information that you receive from a creditor to make solicitations to a consumer if you receive such information prior to October 1, 2008. For purposes of this section, you are deemed to receive eligibility information when such information is placed into a common database and is accessible by you.

Subpart D—Medical Information

SOURCE: 70 FR 70689, Nov. 22, 2005, unless otherwise noted.

§ 571.30 Obtaining or using medical information in connection with a determination of eligibility for credit.

(a) **Scope.** This section applies to:

(1) Any of the following that participates as a creditor in a transaction—

(1) A savings association;