



Fair Housing Act Disclosure

We Do Business in Accordance with The Federal Fair Lending Laws

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO:

Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to deny any loan secured by a dwelling, or discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

If you believe you have been discriminated against, you should send a complaint to:

Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing and Urban Development, Washington, DC 20410 For processing under the Federal Fair Housing Act

And to:

National Credit Union Administration Office of Examination and Insurance 1775 Duke Street, Alexandria, VA 22314-3428 For processing under NCUA Regulations

Under the equal credit opportunity act, it is illegal to discriminate in any credit transaction:

On the basis of race, color, national origin, religion, sex, marital status, or age, because income is from public assistance, or because a right has been exercised under the Consumer Credit Protection Act.

If you believe you have been discriminated against, you should send a complaint to:

National Credit Union Administration Office of Examination and Insurance 1775 Duke Street, Alexandria, VA 22314-3428