EQUAL HOUSING LENDER

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 18), to:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or deny any loan secured by 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 that you have been discriminated against, you should send a complaint to:

Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing & Urban Development Washington D.C. 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 was exercised under the Consumer Credit Protection Act.

If you believe that 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

