

WE DO BUSINESS IN ACCORDANCE WITH 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 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 & Urban Development, Washington, D.C. 20410

For processing under the Federal Fair Housing Act and to:

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480

For processing under Federal Reserve regulations

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, religion, national origin, sex, marital status, or age (providing the applicant has the legal capacity to enter into a binding contract);
- Because income is from public assistance; or
- Because a right was exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU MAY SEND A COMPLAINT TO:

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480