



Equal Housing Lender Disclosure

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, construction, 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, DC 20410 For processing under the Federal Fair Housing Act to National Credit Union Administration Office of Examination and Insurance 1775 Duke St., Alexandria, VA 22314-3428.

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 YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

National Credit Union Administration Office of Examination and Insurance 775 Duke St., Alexandria, VA 22314- 3428 Home Mortgage Disclosure Act (HMDA) Notice The HMDA data about our residential mortgage lending are available for review. The data shows the geographic distribution of loans and applications; race, gender, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at any branch office regarding the locations where HMDA data may be inspected.