



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 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 & 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

For processing under NCUA Regulations

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**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**

1775 Duke Street

Alexandria, VA 22314