



## **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**

National Credit Union Administration  
Office of Examination and Insurance  
Washington, D.C. 20456

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

National Credit Union Administration  
Office of Examination and Insurance  
Washington, D.C. 20456