



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:

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, 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:

Federal Reserve Consumer Help  
PO Box 1200  
Minneapolis, MN 55480

## HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this website.

### COMMUNITY REINVESTMENT ACT NOTICE:

Under the Federal Community Reinvestment Act (CRA) the Federal Reserve Board evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.



We Take Your Business Personally