



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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:

For processing under the Federal Fair Housing Act, send complaint to:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing & Urban Development
Washington, DC 20410

and, for processing under Comptroller of Currency regulations, send complaint to:

Customer Assistance Group
Comptroller of the Currency
1301 McKinney St Suite 3450
Huston Texas 77010-9050

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:

Customer Assistance Group
Comptroller of the Currency
1301 McKinney St Suite 3450
Huston Texas 77010-9050