



**EQUAL HOUSING
OPPORTUNITY**
**Equal Housing
LENDER**

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 to:

National Credit Union Administration
Office of Consumer Protection
1775 Duke Street Alexandria, VA 22314-3428
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 Consumer Protection
1775 Duke Street
Alexandria, VA 22314-3428

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

**IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF
FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:**

**1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR
GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE
FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT
SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND
BUSINESS PRACTICE; OR**

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

**IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN
COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING
ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE,
OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION
OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO
PROVIDE FINANCIAL ASSISTANCE.**

**THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE
PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE- TO FOUR-UNIT
FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME
IMPROVEMENT OF ANY ONE- TO FOUR-UNIT FAMILY RESIDENCE.**

**IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT,
CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:**

Department of Financial Protection and Innovation
Attn: Consumer Services
2101 Arena Boulevard
Sacramento, CA 95834