

**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 institution or:

**DEPARTMENT OF BUSINESS OVERSIGHT
DIVISION OF FINANCIAL INSTITUTIONS
300 South Spring Street
Suite 15513
Los Angeles, California 90013-1204**

**DEPARTMENT OF BUSINESS OVERSIGHT
DIVISION OF FINANCIAL INSTITUTIONS
2021 Arena Boulevard
Sacramento, CA 95834**

**NATIONAL CREDIT UNION ADMINISTRATION
Office of Consumer Protection
1775 Duke Street
Alexandria, VA 22314-3437**

ACKNOWLEDGMENT OF RECEIPT

I (We) received a copy of this notice.

X

Signature of Applicant

Date

X

Signature of Applicant

Date