



We Do Business in Accordance With Federal Fair Lending Laws

Under the Federal 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 procedure 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 and Urban Development
Washington, DC 20410

For processing under the Federal Fair Housing Act

And to:

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

For processing under the FDIC 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:

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106