



**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:  
*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 (providing the applicant has the legal capacity to enter into a binding contract);
- 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*