



**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, 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 the property.

**IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD  
SEND A COMPLAINT TO:**

*Assistant Secretary of Fair Housing and Equal Opportunity  
Department of Housing & 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, Missouri 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, Missouri 64106*