



## COMPLIANCE NOTICES

### ECOA Notices

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is FDIC Consumer Response Center, 1100 Walnut St. Box #11, Kansas City, Missouri, 64106.

Applicants who are natural persons will be asked to provide information for certain types of loans regarding ethnicity, race, sex, marital status, and age as requested by the Federal Government for the purpose of monitoring compliance with Federal statutes that prohibit creditors from discriminating against applicants on those bases. If you choose not to provide the information, the creditor is required to note the ethnicity, race and sex on the basis of visual observation or surname.

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### Appraisal Notice for Certain Dwelling Secured Loans

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.