

STATE OF CALIFORNIA FAIR LENDING NOTICE:

Under the Housing Financial Discrimination Act of 1977, 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, 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 residence.

If you have questions about your rights or if you wish to file a complaint contact the management of this financial institution or:

Department of Financial Institutions

1810 13th Street

Sacramento, CA 95811

Phone: (916) 322-5966