



EQUAL HOUSING OPPORTUNITY
We Do Business In Accordance With the
Fair Housing Act

(The Civil Rights Act of 1968, as amended by the
Fair
Housing Amendments Act of 1988)

IT IS ILLEGAL TO DISCRIMINATE AGAINST

**ANY PERSON BECAUSE OF RACE, COLOR,
RELIGION, SEX, HANDICAP, FAMILIAL STATUS
(HAVING ONE OR MORE CHILDREN), OR
NATIONAL ORIGIN**

- In the sale or rental of housing or residential lots,
- in advertising the sale or rental of housing,
- in the financing of housing,
- in the appraisal of housing,
- in the provision of real estate brokerage services,
- Discriminating in other ways.

Anyone who fails to or who has been discriminated against
should send a complaint to:

U.S. Department of Housing and Urban Development,
Assistant Secretary for Fair Housing and Equal Opportunity,
Washington, DC 20410

or
BOSTON REGIONAL OFFICE
Room 213, Tower 17, One, 2, Federal Building
115 Cambridge Street
Boston, MA 02202-1090

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding
of terrorism and money laundering
activities, Federal law requires all financial
institutions to obtain, verify and record
information that identifies each person
who opens an account.

What this means for you: When you open
an account, we will ask for your name,
address, date of birth, and other
information that will allow us to identify
you. We may also ask to see your driver's
license or other identifying documents.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential
mortgage lending are available for review.
The data show geographic distribution of
loans and applications; ethnicity, race,
sex, and income of applicants and
borrowers; and information about loan
approvals and denials.

Inquire at this office regarding the
locations where HMDA data
may be inspected.



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:**

- Sell or rent to the race or ethnicity of any individual, or to deny any individual the opportunity to buy or rent.
- Discriminate in buying, the amount, interest rate, duration, expiration provisions, or other terms or conditions of such a loan, or in determining whether to

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
800-768-7887

Division of Enforcement and Compliance Programs,
Federal Reserve System,
Washington, DC 20540

For processing under CFC Regulation

**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 of race or prior public assistance or
- Because a right to file, suit, enforce contract, or Commission Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST,

YOU SHOULD SEND A COMPLAINT TO:

Director of Consumer and Community Affairs,
Federal Reserve System,
Washington, DC 20540

2000 Capital Building, Suite 100, Kansas City, MO 64116