EQUAL HOUSING OPPORTUNITY

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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

- To the sale or rental of housing or residential lots
- To advertising the sale or rental of housing
- To the financing of housing
- To the appraisal of housing
- To the provision of real estate brokerage services
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against should write a complaint to:

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

or

REGIONAL OFFICE
Room 375, Thomas P. O'Neill, Jr. Federal Building
10 Causeway Street
Boston, MA 02222-1092

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.

Equal Employment Opportunity is the **LAW**

Employee Rights Under Federal Contracts or Subcontracts

Protection Against Discrimination, Reprisal, Harassment

Procedures for Reporting Violations of Federal Employment Assistance

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.

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:

- Make a loan or provide financial assistance, or refuse to make a loan or provide financial assistance
- Refuse to purchase a loan or provide financial assistance, or impose conditions or restrictions on such a loan or financial assistance
- Refuse to provide information regarding loans or impose conditions or restrictions on such loans or financial assistance

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 complaints under the Fair Housing Act (Title VIII)

Director, Office of Compliance and Enforcement
Federal Deposit Insurance Corporation
Washington, DC 20429

For complaints under 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 has been exercised under the Consumer Credit Protection Act

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

or

Director, Office of Compliance and Enforcement
Federal Deposit Insurance Corporation
550 17th Street, NW, Room 6100
Washington, DC 20429

ANNUAL DISCLOSURE STATEMENT

The Federal Deposit Insurance Corporation requires FDIC-insured State-Chartered Banks that are not members of the Federal Reserve System
to prepare, and make available on request, annual disclosure statements of the