



**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 site
- In the financing of such a rental or housing
- In the advertising of housing
- In the making of a loan or extension of credit
- In the making of an equal housing mortgage contract
- In the making of a loan or extension of credit

Anyone who holds the or you has been discriminated against  
 should advise a complaint to:

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

**INTEGRITY FEDERAL CREDIT**  
 10000 W. 10th Avenue, Suite 100, Golden, CO 80401  
 (303) 440-1100

**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 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:**

- Sell a unit or the interest in purchasing, constructing, reconstructing, or extending a mortgage on a unit and not accept a unit as security for a mortgage;
- Refuse to make an agreement, contract, or loan, applicable procedure, or other term or condition of such a loan, if it differs from other

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

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

Or by contacting the Fair Housing Council

Office of Community Development  
 435 North 34th Street  
 Washington, DC 20018

**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 an unallowable condition of credit;
- Because a right not guaranteed under the Consumer Credit Protection Act

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

U.S. Equal Credit Opportunity Act  
 Office of Consumer Affairs  
 Washington, DC 20410

**ANNUAL  
 DISCLOSURE  
 STATEMENT**

The Federal Reserve Board requires State-Chartered Banks that are members of the Federal Reserve System to prepare, and make available on request, annual disclosure statements of the Bank's financial condition. (one copy is available free of charge)

Clear Pouch For  
 Your Custom Copy

**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  
 Employment  
 Opportunity  
 is the

**LAW**

**Business Hours Please Contact us at BankAmerica**

**Atlanta, GA**  
 100 Peachtree Street, N.E.  
 Atlanta, GA 30303  
 (404) 531-1000

**Charlotte, NC**  
 100 South Tryon Street  
 Charlotte, NC 28202  
 (704) 378-1000

**Denver, CO**  
 1000 17th Street, N.W.  
 Denver, CO 80202  
 (303) 733-1000

**Phoenix, AZ**  
 100 North Central Expressway  
 Phoenix, AZ 85004  
 (602) 440-1000

**San Francisco, CA**  
 100 California Street  
 San Francisco, CA 94111  
 (415) 774-1000

**Seattle, WA**  
 1000 1st Avenue  
 Seattle, WA 98101  
 (206) 464-1000

**Please Remember, Don't Use Loans, Borrowings, Securities, Investments**

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**Please use at Allstate Business Centers, Phoenix, San Antonio**

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