

# WE DO BUSINESS IN ACCORDANCE WITH THE 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:**

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

**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 & Urban Development  
Washington, D.C. 20410

**For processing under the Federal Fair Housing Act and to:**

National Credit Union Administration  
Office of Examination and Insurance  
1775 Duke Street  
Alexandria, VA 22314-3428  
For processing under NCUA 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 was exercised under the Consumer Credit Protection Act.

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

National Credit Union Administration  
Office of Examination and Insurance  
1775 Duke Street  
Alexandria, VA 22314-3428

~SAN MATEO~  
CREDIT UNION

# THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

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, or 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 residences occupied by the owner and for the purpose of the home improvement of any 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:

## **The Department of Financial Institutions**

Consumer Information Desk

1810 13th Street

Sacramento, CA 95814

Tel: 916.322.5966

Fax: 916.445.2123

~SAN MATEO~  
CREDIT UNION

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# ADDITIONAL NOTICES

## HOME MORTGAGE DISCLOSURE ACT NOTICE

Our annual Home Mortgage Disclosure Act statement is available for inspection and copying. This statement shows the geographic distribution of our residential and home improvement loans. For information on how you may inspect the statement, inquire at this office.

## FINANCIAL STATEMENTS

Under California law, you may request a copy of our most recent financial statement.

## CONTRATOS DE CRÉDITO NEGOCIABLES EN ESPAÑOL

Las leyes de California le dan derecho a que solicite que ciertos contratos de crédito\* negociados primordialmente en español sean traducidos al español. El contrato de crédito escrito en Inglés que sea firmado, permanecerá siendo el documento legal que le compromete a pagar su crédito.

\*Se aplica a créditos personales y otras líneas de crédito que no involucren créditos hipotecarios y/o contratos de crédito que involucren compra-venta de bienes y servicios al consumidor.

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CREDIT UNION

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