

ECOA NOTICE

The Federal Equal Credit Opportunity Act prohibits credit unions from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this loan concerning this Credit Union is National Credit Union Administration, Region V, 1230 West Washington St., Suite # 301, Tempe, AZ 85281 (602) 302-6000.

EQUAL HOUSING LENDER

This Credit Union is an equal housing lender and makes loans without regard to race, color, religion, sex, handicap, familial status, or national origin.

Borrower Date

Co-Borrower Date

Revised 12/2003.