

EQUAL CREDIT OPPORTUNITY ACT NOTICE

You are hereby provided with this Equal Credit Opportunity Act Notice as required by federal law. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin or age (providing 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, which administers compliance with this law concerning this institution, is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.