



4311 Middle Settlement Road • New Hartford, NY 13413
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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:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling or to 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, DC 20410*

For processing under the Federal Fair Housing Act

and to:

*National Credit Union Administration
Office of Consumer Protection
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*