



**PACIFIC SERVICE
CREDIT UNION**

State of California Fair Lending Notice

Under the Housing and Financial Discrimination Act of 1977, it is unlawful for a financial institution to discriminate in the provision of or in the availability of financial assistance based on any of the following considerations:

- 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.**
- 2. Race, sex, color, religion, marital status, national origin or ancestry.**

It is also 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, constructions, 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 wish to file a complaint or if you have questions about your rights, contact the management of this credit union or:

Department of Financial Protection and Innovation
May Lee State Office Complex
Attn: Consumer Services
651 Bannon Street, Suite 300
Sacramento, CA 95811

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. To receive a copy of these data, send a written request to Pacific Service CU, P.O. Box 8191, Walnut Creek, CA 94596 or visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.



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Funds Availability

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the fifth business day after the day of the deposit. Funds from electronic direct deposits will be available on the day we receive the deposit.

Notice to Members

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 that 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.

Mission Statement

Strengthen the financial future of our members through trustworthy practices, superior products and exceptional service.