



**PACIFIC SERVICE
CREDIT UNION**

State of California Fair Lending Notice

Under the Housing 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 Business Oversight
Division of Financial Institutions
45 Fremont Street, Suite 1700
San Francisco, CA 94105-2219**

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.



We Do Business in Accordance With the Fair Housing Act
(The Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988)

IT IS ILLEGAL TO DISCRIMINATE AGAINST
ANY PERSON BECAUSE OF RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL
STATUS (HAVING ONE OF MORE CHILDREN), OR NATIONAL ORIGIN:

- In the sale or rental of housing or residential lots
- In advertising the sale or rental of housing
- In the financing of housing
- In the appraisal of housing
- In the provision of real estate brokerage services
- Blockbusting is also illegal

ANYONE WHO FEELS HE OR SHE HAS BEEN DISCRIMINATED
AGAINST SHOULD SEND A COMPLAINT TO:

U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, DC 20410

**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:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580