



## **EQUAL HOUSING LENDER**

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 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  
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 Consumer Protection  
Alexandria, VA 22314-3428

[www.northernskiesfcu.org](http://www.northernskiesfcu.org)