

Loan Program Disclosures

Pertaining To All Loans

EQUAL CREDIT OPPORTUNITY ACT NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status and age (provided 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 that administers compliance with this law concerning this creditor is: National Credit Union Administration, 1230 W. Washington Street, Suite 301, Tempe, AZ 85281.

Washington State Law Against Discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, marital status or the presence of any sensory, mental or physical handicap. The Washington State Human Rights Commission administers compliance with this law.

Pertaining to Home Equity Loans and Home Mortgage Loans

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 any 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 D.C. 20410, for processing under the Federal Fair Housing Act. Also send notice to: National Credit Union Administration, 1230 W. Washington Street, Suite 301, Tempe, AZ 85281.

Home Mortgage Disclosure Act Notice: The HMDA data about our residential mortgage lending program is available for review. The data shows geographic distribution of loans and applications; race, gender, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data may be inspected by contacting the Credit Union at 822 Commerce, P.O. Box 1786, Longview, WA 98632.

These loans may be variable rate loans depending on the product you select. The maximum rate that would ever be charged on variable rate loans is 18% APR.