

## **Equal Credit Opportunity Act**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or 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:

**Comptroller of the Currency  
Customer Assistance Group, 1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050  
800-613-6743**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for reporting.