
FIRST FINANCIAL

C R E D I T ♦ U N I O N



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 to 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 and 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*

HOME MORTGAGE DISCLOSURE ACT (HMDA) 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:
First Financial Credit Union P.O. Box 90, West Covina CA 91790

HOLDEN ACT NOTICE

The Fair Housing Act of 1968 and the California Housing Financial Discrimination Act of 1977 prohibits discrimination based on defined characteristics. The Equal Housing Lending Poster must be clearly visible in a conspicuous place in the lobby of the credit union for public inspection. The following is the language under the California Holden Act:

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

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 sound business practice;
Or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is 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, construction, rehabilitation or refinancing of one-to-four-unit residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have questions about your right, or if you wish to file a complaint, contact the management of the financial institution or

DEPARTMENT OF BUSINESS OVERSIGHT

300 South Spring Street, Suite 15513
Los Angeles, CA 90013-1204

DEPARTMENT OF BUSINESS OVERSIGHT

45 Fremont Street, Suite 1700
San Francisco, CA 941505-2219