

Interstate Unlimited Federal Credit Union (Credit Union) Application Disclosures

Applicants should complete this form as “Applicant” or “Joint Applicant”, as applicable. Joint Applicant information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Applicant (including the Applicant’s spouse) will be used as a basis for loan qualification or the income or assets of the Applicant’s spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Applicant and Joint Applicant each agree that we intend to apply for joint credit.

You promise that everything you will state in this application is correct to the best of your knowledge and that the information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

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 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 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.

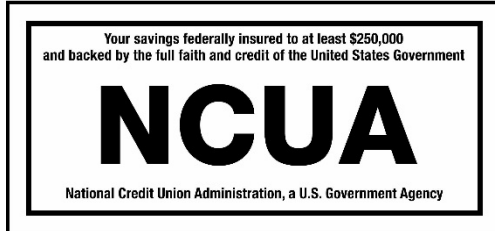
Inquire at your local branch, call 800-822-1124, or email info@iufcu.org regarding the locations where HMDA data may be inspected.

To receive a copy of these data, send a written request to:

Interstate Unlimited Federal Credit Union
705 West Cherry Street
Jesup, GA 31545



Loan Origination Co.: Interstate Unlimited Federal Credit Union
Loan Origination Co. Identifier / NMLS #: 408596
Loan Origination Co. Address: 705 West Cherry St., Jesup, GA 31545
Loan Origination Co. Phone Number: 912-427-3904 or 800-822-1124
We do business in accordance with the Federal Fair Lending Laws



This Credit Union is federally-insured by the National Credit Union Administration