



Equal Credit Opportunity Act (Regulation B) Disclosure

North American Savings Bank hereby informs applicant(s) that:

1. Information regarding ethnicity, race, sex, marital status, and age is being requested by the federal government for the purpose of monitoring compliance with federal statutes that prohibit creditors from discriminating against applicants on those bases. North American Savings Banks also hereby informs the applicant(s) that if the applicant(s) chooses not to provide the information, the creditor is required to note on the application the ethnicity, race and sex on the basis of visual observation or surname.
2. Applicants are entitled to a copy of an appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling. North American Savings Bank routinely provides a copy of an appraisal report to the applicant(s) whether credit is granted or denied or the application is withdrawn.
3. A creditor shall not inquire whether income stated in an application is derived from alimony, child support, or separate maintenance payments unless the creditor discloses to the applicant that such income need not be revealed if the applicant does not want the creditor to consider it in determining the applicant's creditworthiness.
4. If an applicant applies for individual unsecured credit, a creditor shall not inquire about the applicant's marital status unless the applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. If an application is for other than individual unsecured credit, a creditor may inquire about the applicant's marital status, but shall use only the terms married, unmarried, and separated. A creditor may explain that the category unmarried includes single, divorced, and widowed persons.

USA Patriot Act Disclosure

The Department of the Treasury, through the Financial Crimes Enforcement Network, together with the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, and the National Credit Union Administration, (collectively, *the Agencies*), have jointly adopted a final rule to implement section 326 of the *Uniting and Strengthening America by Providing Appropriate Tools Required To Intercept and Obstruct Terrorism (USA Patriot Act of 2001)*. Section 326 requires the Secretary of the Treasury to jointly prescribe with each of the Agencies, the Securities and Exchange Commission, and the Commodity Futures Trading Commission, a regulation that, at a minimum, requires financial institutions to implement reasonable procedures to verify the identity of any person seeking to open an account, to the extent reasonable and practicable; maintain records of the information used to verify the person's identity; and determine whether the person appears on any lists of known or suspected terrorists or terrorist organizations provided to the financial institution by any government agency. This final regulation applies to banks, savings associations, credit unions, private banks, and trust companies.