

EQUAL HOUSING LENDER

THE FARMERS & MERCHANTS STATE BANK DOES BUSINESS IN ACCORDANCE WITH THE 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:

ASST 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

FDIC CONSUMER RESPONSE CENTER
1100 WALNUT ST
KANSAS CITY, MO 64106
FOR PROCESSING UNDER FDIC REGULATIONS

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

FOR PROCESSING UNDER THE FEDERAL FAIR HOUSING ACT;
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:

FDIC CONSUMER RESPONSE CENTER
1100 WALNUT ST
KANSAS CITY, MO 64106