FEDERAL EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national, origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), receipt of public assistance benefits, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning this creditor is:

FEDERAL TRADE COMMISSION
EQUAL CREDIT OPPORTUNITY
WASHINGTON, D.C. 20580

or:

OFFICE OF THE COMPTROLLER OF THE CURRENCY
CONSUMER AFFAIRS DIVISION
WASHINGTON, D.C. 20219

Should you have any questions, you have the right to contact Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613, or the Federal Agencies stated above.

Under the ECOA you have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish to receive a copy, you must send a written request no later than 90 days after you are notified about the action taken on the application or you withdraw the application, to **Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613**. Please include the following information with your request: The name(s) of the applicant(s), address where the copy is to be sent, address of the appraised property, and the date of your application.

_____ _____
Borrower Date

_____ _____
Borrower Date