

## WE DO BUSINESS IN ACCORDANCE WITH FEDERAL FAIR LENDING LAWS

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**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 & Urban Development,  
Washington D.C. 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

## FUNDS AVAILABILITY

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### **Funds Availability, Non-Transactional Accounts:**

General Policy: If you make a non-cash deposit into any share account other than a Checking Account, that money may not be available to your right away. We will advise you when such funds will be available at the time you make such a deposit. A minimum hold of (3) days will apply to any non-government issued check presented and accepted for deposit within the first ninety (90) days an account, other than a Checking Account, is opened.

We reserve the right to shorten or extend all such holds for a reasonable period of time at our discretion. Relationship levels within our Member Advantage Program may affect determination of a reasonable hold time. Please see program details for updated information.

If you make a deposit by authorizing us to receive funds from another account (i.e. a savings account at another credit union or bank), that deposit will not be available, nor will it earn dividends, until we actually receive the funds. Refer to Advia Credit Union's Membership Agreement section "YOUR ABILITY TO WITHDRAW FUNDS" for information regarding the availability of funds deposited into Checking Accounts.

### **Funds Availability, Transactional Accounts:**

General Policy: Our policy is to make funds available for withdrawal no later than the first business day after we receive your deposit. Electronic deposits will be available on the settlement date and not necessarily the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider the deposit was made on the next business day we are open.

Longer Delays May Apply: In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$200 of your deposit; however, will be available the first business day. If we are not going to make all of the funds available we will notify you at the time of deposit. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you need funds from a deposit right away, you should ask us when the funds will be available. Generally, funds from an extended hold may be available no later than the eleventh business day after the day of our deposit. We reserve the right to shorten or extend all such holds for a reasonable period of time at our discretion. Relationship levels within our Members Advantage Program may affect determination of a reasonable hold time. Please see program details for updated information.

Refer to Advia Credit Union's Membership Agreement for additional details.

## HOME MORTGAGE DISCLOSURE ACT NOTICE

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The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's website  
([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

## NOTICE TO INQUIRERS AND LOAN APPLICANTS

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The rights described in this notice are set forth in and limited by the MORTGAGE LENDING PRACTICES, Public Act 135 of 1977 MCL 445.1605 Sec. 5.

You have a right to submit a written application for a mortgage loan or a home improvement loan or to request written information concerning typical loan terms that we are currently offering on mortgage loans and home improvement loans. It is illegal to establish a minimum mortgage amount of more than \$10,000.00 or a minimum home improvement loan of more than \$1,000.00. It is illegal to deny a loan or vary the terms and conditions of a loan because of the racial or ethnic trends or characteristics of the neighborhood or the age of the structure, but not because of its physical condition. If your application for a loan is rejected, you have a right to a written statement of the reason for the rejection. If you are granted a loan but the amount required for down payment, the interest rate, term to maturity, application procedure, or other terms or conditions of the loan vary from terms or conditions offered in other neighborhoods, you have a right to a written statement of the reasons for the variation. If you believe that your rights under this act have been violated, you should contact the Department of Insurance and Financial Services.

Department of Insurance and Financial Services  
Office of Consumer Services  
P.O. Box 30220  
Lansing, MI 48909-7720  
[www.michigan.gov/difs](http://www.michigan.gov/difs) • Free 877-999-6442 • Local 517-373-0220

## MEMBER IDENTIFICATION PROGRAM

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**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.