Home Equity Disclosure Booklet

As of 7/1/2024

Thank you for selecting Liberty Bank for your Home Equity financing.

As you may know, the Federal Government has requested the assistance of banks and other financial institutions in the fight to prevent the funding of terrorism and money laundering activities. Federal law now requires all financial institutions to obtain, verify and record information that identifies each individual or business that opens an account. What does this mean for you? Simply, when you open a new account (deposit or loan) at Liberty Bank, you will be asked to provide your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Based on the product you have applied for, certain disclosures are required by Federal and State law, and others are required by bank policy.

NMLS #459028
Publication Date 7/1/24
MEMBER FDIC EQUAL HOUSING LENDER

Home Equity Disclosure Booklet

For our Home Equity Line of Credit, certain disclosures are required by Federal and State law, and others are required by bank policy. All Home Equity Loan and Line products are subject to credit and underwriting approval.

Liberty Bank NMLS#459028

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Notice to Home Equity Applicants

The words "you" and "your" refer to each and all persons who are applying for one of our Home Equity Credit Line Accounts or Fixed Rate Home Equity Loans. The words "we", "us", and "our" refer to Liberty Bank.

I. APPRAISAL REPORT – When secured by a 1-4 family dwelling in first lien position

We may order an appraisal to determine the property's value and we may charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

II. LEGAL REPRESENTATION

The law requires us to give you the following information:

You may have legal interests that differ from ours. We may not require you to be represented by a lawyer, if any, who represents us. You have a right to hire your own lawyer to represent you in this transaction. You may waive the right to be represented by a lawyer in this transaction. You may direct any complaints concerning violations of your rights listed in this Part II to the Connecticut Department of Banking.

III. OUR POLICY ON INTERIM FINANCING

We are required by law to tell you that we have a policy of only offering what is known as "interim financing" on a case by case basis at our discretion. "Interim financing" means a short term loan, the proceeds of which are used to purchase a 1-4 family residence and which is due and payable when you sell your current residence.

Our Home Equity Line of Credit or Fixed Rate Home Equity Loan is not intended for use as interim financing. If you need interim financing, please let us know, and we will provide you with more information on what types of interim financing products may be available from us, if any.

IV. ABSENCE OF A 'RATE LOCK-IN' AGREEMENT

A "Mortgage Rate Lock-In" is an agreement where we agree to give you a particular rate, number of points or specified variable rate terms, provided that you close the loan within a specified period. None of the terms of our Home Equity Line of Credit or Fixed Rate Home Equity Loan products are locked-in (or guaranteed) for you until closing. You understand and agree that we are not offering a Mortgage Rate Lock-In Agreement on the loan for which you have applied.

V. EARLY TERMINATION AND ANNUAL FEE

- Early Termination Fee of $500 will be assessed if you pay-off and close-out your **Liberty Home Equity Line, SoLo Home Equity Line of Credit** or your **Fixed Rate Home Equity Loan** before the second anniversary of the date of the loan note. The Early Termination Fee only applies to loan amounts of $25,000 or greater.
- Annual Fee of $50.00 due each year of the Draw Period beginning with the 12th billing cycle applies to all our HELOC products including the **Liberty Home Equity Line, HELOC up to $24,999 and SoLo Home Equity Line of Credit. The fee does not apply to the Good Neighbor Home Equity Line of Credit.**

VI. TRUST FEES

- Trust review fees and Recording fees may apply when applicable.

NMLS #459028
Publication Date 7/1/2024
MEMBER FDIC EQUAL HOUSING LENDER

LIBERTY BANK

How We Protect Your Personal Information ("Privacy Notice")

Rev. March 2024

FACTS	WHAT DOES LIBERTY BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Liberty Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Liberty Bank share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Call toll-free 1-888-570-0773 - our menu will prompt you through your choice(s) **or** • Visit us online: www.liberty-bank.com/privacy-preferences **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll-free 1-888-570-0773

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Publication Date 07/01/24
MEMBER FDIC EQUAL HOUSING LENDER

LIBERTY BANK

Rev. March 2024

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Who we are	
Who is providing this notice?	Liberty Bank, Liberty Bank Mortgage Corporation, Community Realty Investors, Inc., Church Street OREO One, LLC

What we do	
How does Liberty Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Liberty Bank collect my personal information?	We collect your personal information, for example, when you ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use you credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: ▪ *Liberty Bank Mortgage Corporation* ▪ *Community Realty Investors Inc.* ▪ *Church Street OREO One, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Nonaffiliates we share with can include companies that provide services necessary to effect, administer, or enforce a transaction that you request or authorize; credit bureaus; law enforcement officers, government agencies, courts and marketing firms.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include credit card companies.*

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MEMBER FDIC EQUAL HOUSING LENDER

Other important information

For Alaska, Illinois, Maryland, and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Nevada Customers. The following notice is required to be made under Nevada law to NV customers. At any time, you may request to be placed on our internal "Do Not Call" list by calling Liberty Bank at 1-888-570-0773. For more information about the Nevada "do not call" notice requirement, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132 or email BCPINFO@ag.state.nv.us.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers.

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.liberty-bank.com/privacy-preferences or call 1-888-570-0773.

Notification of Credit Information Dispute

If you believe that we, Liberty Bank, have inaccurate information concerning your account with us and that we may send or have sent such information to a consumer reporting agency, please write to us so that we can investigate and, where appropriate, take certain corrective actions. You must write to us at: Liberty Bank, Loan Workout Department, 315 Main Street, Middletown, CT 06457.

In your correspondence, please describe the specific information you believe to be inaccurate. To protect your rights, you must send your correspondence to the address shown above. Other methods of communication may not preserve certain rights of yours under the Fair Credit Reporting Act.

Important Terms of our Home Equity Credit Line Account

(Including the accompanying Supplement to these Important Terms)

This disclosure contains important information about our Home Equity Line of Credit Account. (For definitions of some of the terms used, see paragraph 10 below.) You should read this disclosure carefully and keep a copy for your records.

1. **Availability of Terms:** All of the terms described below are subject to change by us. If any of these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application for the account.

2. **Security Interest:** We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

3. **Possible Actions**:
(a) We can terminate your account, and require you to pay us the entire outstanding balance in one payment ("accelerate"), and charge you certain fees if:
You engage in fraud or material misrepresentation in connection with the account.
You do not meet the repayment terms.
Your action or inaction adversely affects the collateral for the account or our rights in the collateral.
Each of these is called an "event of default."
(b) We can refuse to make additional extensions of credit or reduce your credit limit if:
The value of your home securing the account declines significantly below its appraised value for purposes of the account.
We reasonably believe you will not be able to meet the repayment requirements, due to a material change in your financial circumstances.
You are in default of a material obligation in the agreement or an "event of default" exists.
Government action prevents us from imposing the annual percentage rate provided for, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit.
A regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice.
The maximum annual percentage rate is reached.
(c) The initial agreement also permits us to make certain changes to the terms of the agreement upon the occurrence of specified events.

4. **Draw Period:** You can obtain credit advances for 9 years and 10 months. This is called the **"Draw Period."** The **"Draw Period"** does not include the **"Final Period"** described in paragraph 5 below.

5. **Payments:** Payments will be due monthly under your agreement. The way we calculate your minimum payment will depend on how long you have had the account as described below. We calculate how long you have had the account based on the number of Billing Cycles that have occurred. A "Billing Cycle" is the regular time period during which we look at your account activity for billing purposes (generally this is approximately one month).
(a) **Draw Period.** Beginning with your first Billing Cycle and ending with your one hundred eighteenth (118th) Billing Cycle (the "Draw Period'), (approximately the first 10 years of the account) the minimum payment each month will equal interest and fees shown on the billing statement, plus any unpaid minimum payments from prior billing statements. This minimum payment will not repay any principal that is outstanding on your account.
(b) **Final Period.** Beginning with your one-hundred-nineteenth (119th) Billing Cycle and for approximately 20 years and 2 months after that (the "Final Period"), the minimum payment each month will equal (i) one two-hundred-forty-second (1/242nd) of the principal at the close of the one-hundred-eighteenth (118th) Billing Cycle, (ii) plus interest and fees shown on the billing statement, plus (iii) any unpaid minimum payments from prior billing statements. Because no advances are allowed during this Final Period, this minimum payment will repay the principal that is outstanding on your account by the end of the Final Period.

6. **Our Fees and Charges:** In order to open and maintain an account, you must pay us certain fees and charges.
   (a) Annual Fee: $50.00 due each year of the Draw Period beginning with the 12th billing cycle**.**
   (b) If, at your request, we terminate the Account and release the Mortgage on or before the second anniversary of the Date of this Agreement, you agree to pay us an early termination fee equal to Five Hundred Dollars ($500). This early termination fee does not apply to the HELOC up to $24,999 program or the Good Neighbor Home Equity Line of Credit
   (c) Homeowner's and/or Flood Insurance: You must carry insurance on the property that secures the account.

7. **Tax Deductibility**: You should consult a tax advisor regarding the deductibility of interest and charges under the account.

8. **Variable-Rate Feature:** The account has a variable-rate feature, and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result.

   The annual percentage rate includes only interest and no other costs.

   The annual percentage rate is based on the value of an index. The index is the rate published in the Wall Street Journal, Eastern Edition, under the heading "Money Rates" and shown as "prime rate" or "base rate" on "corporate loans posted by at least 75% of the nation's 30 largest banks," or similar language used by the Journal for that index. If more than one rate is shown, we use the highest rate.

   Ask us for the current index value and annual percentage rate. After you open an account, rate information will be provided on periodic billing statements that we send you.

   Please see the accompanying Supplement to these Important Terms for important additional information about our Home Equity Line of Credit Account.

9. **Definitions:** "We," "us" and "our" refer to Liberty Bank. "You" and "your" refer to each person who signs the "agreement." The "agreement" is the document that creates the account. "Your home" refers to the dwelling securing the account without regard to who owns it.

Supplement to Important Terms of our Home Equity Credit Line Account

This supplement contains important information about our Home Equity Credit Line Accounts. Please read this supplement carefully and keep a copy for your records.

1. Variable-Rate Feature: Liberty Bank offers three different types of Home Equity Credit Line Accounts, as follows:

- **HELOC up to $24,999 Program:** We offer credit limits from $10,000 to $24,999 with a monthly variable-rate feature where the Annual Percentage Rate is adjusted each Billing Cycle to equal the index described in the accompanying **"Important Terms of our Home Equity Credit Line Account" ("Important Terms")** plus a margin. **Ask us for the amount of our current margin.**
We sometimes refer to this Home Equity Credit Line program in this Supplement as the **"HELOC up to $24,999 Program."** Under this **HELOC up to $24,999 Program**, your Annual Percentage Rate (corresponding to the periodic rate) and minimum monthly payment may change once each Billing Cycle, as the value of the index changes.

- **Liberty Home Equity Line Program:** We offer credit limits from $25,000 to $500,000 with a monthly variable-rate feature where the Annual Percentage Rate is adjusted each Billing Cycle to equal the index described in the accompanying **"Important Terms"** minus a margin. We sometimes refer to this Home Equity Credit Line program in this Supplement as the **"Liberty Home Equity Line Program."** Ask us for the amount of the margin that we currently deduct from the index under this Liberty Home Equity Line program. Under this Liberty Home Equity Line program, your Annual Percentage Rate (corresponding to the periodic rate) and minimum monthly payment may change once each Billing Cycle, as the value of the index changes.

- **Good Neighbor Home Equity Line of Credit:** We offer credit limits from $1,000 to $10,000 with a monthly variable-rate feature where the Annual Percentage Rate is adjusted each Billing Cycle to equal the index described in the accompanying **"Important Terms"** with no added margin. We sometimes refer to this Home Equity Credit Line program in this Supplement as the **"Good Neighbor Home Equity Line** of Credit **Program."** Under this Liberty Home Equity Line of Credit program, your Annual Percentage Rate (corresponding to the periodic rate) and minimum monthly payment may change once each Billing Cycle, as the value of the index changes.

2. Minimum Interest Rate for all programs: Under each of the three Home Equity Credit Line programs described above, the **ANNUAL PERCENTAGE RATE** cannot decrease to less than 3.00%. (We call this the "lifetime floor.")

- **Maximum interest rate for all programs:** Under each of the three Home Equity Credit Line programs described above, the **ANNUAL PERCENTAGE RATE** cannot increase to more than 18%. (We call this the "lifetime cap.") Apart from this "lifetime cap," and apart from the "lifetime floor", there is no limit on the amount by which the rate can change during any one-billing cycle.

3. **Additional Information about the Combined Loan-to-Value:** Under the HELOC up to $24,999 Program and the Liberty Home Equity Line Program described above, the total maximum combined loan-to-value ("CLTV") based on the estimated market value of your home as of the date we open the account (taking into account any mortgage loan that may be ahead of our Home Equity Line of Credit mortgage and also the Home Equity Line of Credit limit) is as follows:

- Owner Occupied Primary Residence - CLTV between 70% to 80.00% dependent on total outstanding liens and FICO score. Ask us for more details.
- Owner Occupied Seasonal/Second Home – CLTV between 65% to 75% dependent on total outstanding liens and FICO score. Ask us for more details.

Under the Good Neighbor Home Equity Line Program described above, the total maximum combined loan-to-value ("CLTV") based on the estimated market value of your home as of the date we open the account (taking into account any mortgage loan that may be ahead of our Good Neighbor Home Equity Line of Credit) is 105%.

Maximum CLTV's will apply based upon if the first lien is with another lender and the total combined First Mortgage balance and proposed Home Equity Line of Credit limit. Ask us for more details.

4. **Minimum Payment Examples:**

HELOC up to $24,999 Program: If you took one single $10,000 advance at the beginning of the Draw Period, at an **ANNUAL PERCENTAGE RATE** of 9.75% (the index value as of July 1, 2024 plus a margin of 1.25 percentage point[1]), you would make:

118 minimum payments of $80.14 each during the Draw Period; and

242 minimum payments ranging from $121.46 to $41.66 during the Final Period.

Minimum Payment Examples:

Liberty Home Equity Line Program: If you took one single $10,000 advance at the beginning of the Draw Period, at an **ANNUAL PERCENTAGE RATE** of 8.00% (the index value as of July 1, 2024 minus a margin of .50 percentage points[2] you would make:

118 minimum payments of $65.75 each during the Draw Period; and

242 minimum payments ranging from $107.07 to $41.60 during the Final Period

Good Neighbor Home Equity Line Program: If you took one single $10,000 advance at the beginning of the Draw Period, at an **ANNUAL PERCENTAGE RATE** of 8.50% (the index value as of July 1, 2024 plus a margin of 0), you would make:

118 minimum payments of $69.86 each during the Draw Period; and

242 minimum payments ranging from $111.18 to $41.61 during the Final Period

5. **Maximum Payment Examples:**

• If you took one single $10,000 advance at the beginning of the Draw Period, at the maximum 18% **ANNUAL PERCENTAGE RATE**, the minimum monthly payment would be $147.95 during the Draw Period. If you had an outstanding balance of $10,000 at the beginning of the Final Period, at the maximum 18% **ANNUAL PERCENTAGE RATE**, the minimum monthly payment at the beginning of the Final Period would be $189.27.

The maximum 18% **ANNUAL PERCENTAGE RATE** could be reached as early as the start of the second Billing Cycle of the Draw Period and could also be reached as early as the start of the Final Period.

6. **Historical Example:** The table on the following page shows how the Annual Percentage Rate and minimum monthly payments would have changed based on changes in the index over the last 15 years, for each of our three different Home Equity Credit Line programs. The index values are from the Wall Street Journal most recently published on the last business day of June of each year. While only one payment amount per year is shown, payments would have varied slightly during each year of the Final Period. Years 2010 through 2019 show the Annual Percentage Rate and the minimum monthly payments during the Draw Period. Years 2020 through 2024 show the Annual Percentage Rate and one of the minimum monthly payments during the first five years of the Final Period.

For the three loan programs, the table assumes **one single $10,000 advance** taken at the beginning of the Draw Period and that through 2019 the balance remained at exactly $10,000. The table also assumes that no additional loan advances were taken, that only the minimum payments were made, and that the index and Annual Percentage Rate remained constant during each year. The table does not necessarily indicate how the index or your payments will change in the future.

	Year	Index	HELOC up to $24,999 Program		Liberty Home Equity Line Program		Good Neighbor Home Equity Line Program	
			Annual Percentage Rate[4]	Minimum Monthly Payment (a)	Annual Percentage Rate[5]	Minimum Monthly Payment (a)	Annual Percentage Rate[6]	Minimum Monthly Payment (a)
	2010	3.25	4.50	$36.99	3.00*	$24.66	3.25	$26.71
	2011	3.25	4.50	$36.99	3.00*	$24.66	3.25	$26.71
	2012	3.25	4.50	$36.99	3.00*	$24.66	3.25	$26.71
	2013	3.25	4.50	$36.99	3.00*	$24.66	3.25	$26.71
	2014	3.25	4.50	$36.99	3.00*	$24.66	3.25	$26.71
	2015	3.25	4.50	$36.99	3.00*	$24.66	3.25	$26.71
	2016	3.50	4.75	$39.04	3.00*	$24.66	3.50	$28.77
	2017	4.25	5.50	$45.21	3.75	$30.82	4.25	$34.93
	2018	5.00	6.25	$51.37	4.50	$36.99	5.00	$41.10
	2019	5.50	6.75	$55.48	5.00	$41.10	5.50	$45.21
Final Period (a)	2020	3.25	4.50	$77.85	3.00*	$65.67	3.25	$67.70
	2021	3.25	4.50	$76.02	3.00*	$64.45	3.25	$66.38
	2022	4.75	6.00	$85.14	4.25	$72.36	4.75	$76.01
	2023	8.25	9.50	$106.82	7.75	$94.76	8.25	$98.20
	2024	8.50	9.75	$104.57	8.00	$93.22	8.50	$96.46

(a) This table does not show the remaining payments over the last 15 years of the term of the account which would result in the repayment of the entire principal balance.

* Indicates floor rate

[1] This is a margin we have used recently in the HELOC up to $24,999 program. Ask us for the amount of our current margin.

[2] This is a regular Liberty Home Equity Line margin we have used recently in the Liberty Home Equity Line program. Ask us for the amount of the margin we currently deduct from the Index under the Liberty Home Equity Line program.

[3] This margin reflects the lower margin that may be available with this product. Ask us for the Amount of the current margin.

[4] This reflects a 1.25% margin we have used recently in the HELOC up to $24,999 Program. Ask us for the amount of our current margin.

[5] This reflects a (-.50%) regular Liberty Home Equity Line margin we have used recently in the Liberty Home Equity Line program. Ask us for the amount of the margin we currently deduct from the index under the Liberty Home Equity Line program.

[6] This is a (0%) margin we have used recently in the Good Neighbor Home Equity Line Program. Ask us for the amount of our current margin.

Important Terms of our SoLo Home Equity Credit Line Account

(Including the accompanying Supplement to these Important Terms)

This disclosure contains important information about our SoLo Home Equity Credit Line Account. (For definitions of some of the terms used, see paragraph 10 below.) You should read this disclosure carefully and keep a copy for your records.

1. **Availability of Terms:** All of the terms described below are subject to change by us. If any of these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application for the account.

2. **Security Interest:** We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

3. **Possible Actions**:
(a) We can terminate your account, and require you to pay us the entire outstanding balance in one payment ("accelerate"), and charge you certain fees if:
You engage in fraud or material misrepresentation in connection with the account.
You do not meet the repayment terms.
Your action or inaction adversely affects the collateral for the account or our rights in the collateral.
Each of these is called an "event of default."
(b) We can refuse to make additional extensions of credit or reduce your credit limit if:
The value of your home securing the account declines significantly below its appraised value for purposes of the account.
We reasonably believe you will not be able to meet the repayment requirements, due to a material change in your financial circumstances.
You are in default of a material obligation in the agreement or an "event of default" exists.
Government action prevents us from imposing the annual percentage rate provided for, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit.
A regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice.
The maximum annual percentage rate is reached.
(c) The initial agreement also permits us to make certain changes to the terms of the agreement upon the occurrence of specified events.

4. **Draw Period:** You can obtain credit advances for 9 years and 10 months. This is called the **"Draw Period."** The **"Draw Period"** does not include the **"Final Period"** described in paragraph 5 below.

5. **Payments:** Payments will be due monthly under your agreement. The way we calculate your minimum payment will depend on how long you have had the account as described below. We calculate how long you have had the account based on the number of Billing Cycles that have occurred. A "Billing Cycle" is the regular time period during which we look at your account activity for billing purposes (generally this is approximately one month).
(a) **Draw Period.** Beginning with your first Billing Cycle and ending with your one hundred eighteenth (118th) Billing Cycle (the "Draw Period') (approximately the first 10 years of the account) the minimum payment each month will equal interest and fees shown on the billing statement, plus any unpaid minimum payments from prior billing statements. This minimum payment will not repay any principal that is outstanding on your account.
(b) **Final Period.** Beginning with your one-hundred-nineteenth (119th) Billing Cycle and for approximately 20 years and 2 months after that (the "Final Period'), the minimum payment each month will equal (i) one two-hundred-forty-second (1/242nd) of the principal at the close of the one-hundred-eighteenth (118th) Billing Cycle, (ii) plus interest and fees shown on the billing statement, plus (iii) any unpaid minimum payments from prior billing statements. Because no advances are allowed during this Final Period, this minimum payment will repay the principal that is outstanding on your account by the end of the Final Period.

6. **Our Fees and Charges:** In order to open and maintain an account, you must pay us certain fees and charges.
(a) Annual Fee: $50.00 due each year of the Draw Period beginning with the 12th billing cycle.
(b) If, at your request, we terminate the Account and release the Mortgage on or before the second anniversary of the Date of this Agreement, you agree to pay us an early termination fee equal to Five Hundred Dollars ($500).
(c) Homeowner's and/or Flood Insurance: You must carry insurance on the property that secures the account.

7. **Tax Deductibility**: You should consult a tax advisor regarding the deductibility of interest and charges under the account.

8. **Variable-Rate Feature:** The account has a variable-rate feature, and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result.

The annual percentage rate includes only interest and no other costs.

The **ANNUAL PERCENTAGE RATE** for the first 12 full billing cycles is 4.49% and is not based on the index and margin used to make later rate adjustments.

The annual percentage rate after the 12 month introductory rate, is based on the value of an index. The index is the rate published in the Wall Street Journal, Eastern Edition, under the heading "Money Rates" and shown as "prime rate" or "base rate" on "corporate loans posted by at least 75% of the nation's 30 largest banks," or similar language used by the Journal for that index. If more than one rate is shown, we use the highest rate.

Ask us for the current index value and annual percentage rate. After you open an account, rate information will be provided on periodic billing statements that we send you.

Please see the accompanying Supplement to these Important Terms for important additional information about our SoLo Home Equity Credit Line Account.

9. **Definitions:** "We," "us" and "our" refer to Liberty Bank. "You" and "your" refer to each person who signs the "agreement." The "agreement" is the document that creates the account. "Your home" refers to the dwelling securing the account without regard to who owns it.

Supplement to Important Terms of our SoLo Home Equity Credit Line Account

This supplement contains important information about our SoLo Home Equity Credit Line Account. Please read this supplement carefully and keep a copy for your records.

1. Special program features:
Rate Discount: ANNUAL PERCENTAGE RATE for the first 12 full billing cycles will be fixed at 5.99%.

2. Variable-Rate Feature:
- **SoLo HELOC Program:** We offer credit limits from $50,000 to $500,000 with a monthly variable-rate feature where the Annual Percentage Rate is adjusted each Billing Cycle to equal the index described in the accompanying **"Important Terms"** minus a margin. **Ask us for the amount of the margin that we currently subtract from the index under this program.** Under this program, your Annual Percentage Rate (corresponding to the periodic rate) and minimum monthly payment may change once each Billing Cycle, as the value of the index changes.

Minimum Interest Rate: After the introductory rate discount the **ANNUAL PERCENTAGE RATE** cannot decrease to less than 3.00%. (We call this the "lifetime floor.")
Maximum Interest Rate: The **ANNUAL PERCENTAGE RATE** cannot increase to more than 18%. (We call this the "lifetime cap.") Apart from this "lifetime cap," and apart from the "lifetime floor" there is no limit on the amount by which the rate can change during any one billing cycle.

3. Additional Information about the Combined Loan-to-Value:

The total maximum combined loan-to-value ("CLTV") based on the estimated market value of your home as of the date we open the account (taking into account any mortgage loan that may be ahead of our Home Equity Line of Credit mortgage and also the Home Equity Line of Credit limit) is as follows:

- Owner Occupied Primary Residence - CLTV between 65% to 80% dependent on total outstanding liens and FICO score. Ask us for more details.
- Owner Occupied Seasonal/Second Home – CLTV between 60% to 75% dependent on total outstanding liens and FICO score. Ask us for more details.

Maximum CLTV's will apply based upon if the first lien is with another lender and the total combined First Mortgage balance and proposed Home Equity Line of Credit limit. Ask us for more details.

4. Minimum Payment Examples
SoLo HELOC program: If you took one single $10,000 advance at the beginning of the Draw Period, at an **Annual Percentage Rate** of 5.99% for the first 12 full billing cycles and 8.00% (the index value as of July 1, 2024 minus a margin of .50 percentage points[1] but subject to the lifetime floor of 3.00% you would make:

12 minimum payments of $49.23
106 minimum payments of $65.75 each during the draw period; and
242 minimum payments ranging from $107.07 to $41.60 during the final period.

5. Maximum Payment Examples:
- If you took one single $10,000 advance at the beginning of the Draw Period, at the maximum 18% **ANNUAL PERCENTAGE RATE**, the minimum monthly payment would be $147.95 during the Draw Period. If you had an outstanding balance of $10,000 at the beginning of the Final Period, at the maximum 18% **ANNUAL PERCENTAGE RATE**, the minimum monthly payment at the beginning of the Final Period would be $189.27.

The maximum 18% **ANNUAL PERCENTAGE RATE** could be reached as early as the start of the thirteenth Billing Cycle of the Draw Period and could also be reached as early as the start of the Final Period.

6. **Historical Example:** The table on the following page shows how the Annual Percentage Rate and minimum monthly

payments would have changed based on changes in the index over the last 15 years. The index values are from the Wall Street Journal most recently published on the last business day of June of each year. While only one payment amount per year is shown, payments would have varied slightly during each year of the Final Period. Years 2010 through 2019 show the Annual Percentage Rate and the minimum monthly payments during the Draw Period. Years 2020 through 2024 show the Annual Percentage Rate and one of the minimum monthly payments during the first five years of the Final Period.

The table assumes **one single $10,000 advance** taken at the beginning of the Draw Period and that through 2019 the balance remained at exactly $10,000. The table also assumes that no additional loan advances were taken, that only the minimum payments were made, and that the index and Annual Percentage Rate remained constant during each year. The table does not necessarily indicate how the index or your payments will change in the future.

SoLo HELOC Program

	Year	Index	Annual Percentage Rate[2]	Minimum Monthly Payment (a)
	2010	3.25	5.99[3]	$49.23
	2011	3.25	3.00*	$24.66
	2012	3.25	3.00*	$24.66
	2013	3.25	3.00*	$24.66
	2014	3.25	3.00*	$24.66
	2015	3.25	3.00*	$24.66
	2016	3.50	3.00*	$24.66
	2017	4.25	3.75	$30.82
	2018	5.00	4.50	$36.99
	2019	5.50	5.00	$41.10
Final Period (a)	2020	3.25	3.00*	$65.67
	2021	3.25	3.00*	$64.45
	2022	4.75	4.25	$72.36
	2023	8.25	7.75	$94.76
	2024	8.50	8.00	$93.22

(a) This table does not show the remaining payments over the last 15 years of the term of the account which would result in the repayment of the entire principal balance.

* Indicates floor rate.

[1] This example includes a margin of "minus .50%" which we have used recently in the SoLo program. **Ask us for the amount of our current margin.**

[2] This reflects a (-.50%) regular SoLo margin we have used recently in the SoLo program**. Ask us for the amount of the margin we currently deduct from the index under the SoLo program.**

[3]The ANNUAL PERCENTAGE RATE reflects a discount that we have provided recently. Ask us for the amount of our current discount under the Solo Program.

What you should know about home equity lines of credit

This booklet was initially prepared by the Board of Governors of the Federal Reserve System. The Consumer Financial Protection Bureau (CFPB) has made technical updates to the booklet to reflect new mortgage rules under Title XIV of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). A larger update of this booklet is planned in the future to reflect other changes under the Dodd-Frank Act and to align with other CFPB resources and tools for consumers as part of the CFPB's broader mission to educate consumers. Consumers are encouraged to visit the CFPB's website at http://www.consumerfinance.gov/owning-a-home/ to access interactive tools and resources for mortgage shoppers, which are expected to be available beginning in 2014.

Introduction

If you are in the market for credit, a home equity plan is one of several options that might be right for you. Before making a decision, however, you should weigh carefully the costs of a home equity line against the benefits. Shop for the credit terms that best meet your borrowing needs without posing undue financial risks. And remember, failure to repay the amounts you've borrowed, plus interest, could mean the loss of your home.

Home equity plan checklist

Ask your lender to help you fill out this worksheet

Basic Features for Comparison	***Plan A***	***Plan B***
Fixed annual percentage rate	%	%
Variable annual percentage rate	%	%
• Index used and current value	%	%
• Amount of margin		
• Frequency of rate adjustments		
• Amount/length of discount (if any)		
• Interest rate cap and floor		
Length of plan		
Draw period		
Repayment period		
Initial fees		
Appraisal fee		
Application fee		
Up-front charges, including points		
Closing costs		
Repayment terms		
During the draw period		
Interest and principal payments		
Interest-only payments		
Fully amortizing payments		
When the draw period ends		
Balloon payment?		
Renewal available?		
Refinancing of balance by lender?		

What is a home equity line of credit?

A home equity line of credit is a form of revolving credit in which your home serves as collateral. Because a home often is a consumer's most valuable asset, many homeowners use their credit lines only for major items such as education, home improvements, or medical bills and choose not to use them for day-to-day expenses.

With a home equity line, you will be approved for a specific amount of credit. Many lenders set the credit limit on a home equity line by taking a percentage (say, 75 percent) of the home's appraised value and subtracting from that the balance owed on the existing mortgage. For example:

Appraised value of home	$100,000
Percentage	x75%
Percentage of appraised value	$75,000
Less balance owed on mortgage	-$40,000
Potential Credit	$35,000

In determining your actual credit limit, the lender will also consider your ability to repay the loan (principal and interest) by looking at your income, debts, and other financial obligations as well as your credit history.

Many home equity plans set a fixed period during which you can borrow money, such as 10 years. At the end of this "draw period," you may be allowed to renew the credit line. If your plan does not allow renewals, you will not be able to borrow additional money once the period has ended. Some plans may call for payment in full of any outstanding balance at the end of the period. Others may allow repayment over a fixed period (the "repayment period"), for example, 10 years.

Once approved for a home equity line of credit, you will most likely be able to borrow up to your credit limit whenever you want. Typically, you will use special checks to draw on your line. Under some plans, borrowers can use a credit card or other means to draw on the line.

There may be limitations on how you use the line. Some plans may require you to borrow a minimum amount each time you draw on the line (for example, $300) or keep a minimum amount outstanding. Some plans may also require that you take an initial advance when the line is set up.

What should you look for when shopping for a plan?

If you decide to apply for a home equity line of credit, look for the plan that best meets your particular needs. Read the credit agreement carefully, and examine the terms and conditions of various plans, including the annual percentage rate (APR) and the costs of establishing the plan. Remember, though, that the APR for a home equity line is based on the interest rate alone and will not reflect the closing costs and other fees and charges, so you'll need to compare these costs, as well as the APRs, among lenders.

Variable interest rates

Home equity lines of credit typically involve variable rather than fixed interest rates. The variable rate must be based on a publicly available index (such as the prime rate published in some major daily newspapers or a U.S. Treasury bill rate). In such cases, the interest rate you pay for the line of credit will change, mirroring changes in the value of the index. Most lenders cite the interest rate you will pay as the value of the index at a particular time, plus a "margin", such as 2 percentage points. Because the cost of borrowing is tied directly to the value of the index, it is important to find out which index is used, how often the value of the index changes, and how high it has risen in the past. It is also important to note the amount of the margin.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an "introductory" rate that is unusually low for a short period, such as 6 months.

Variable-rate plans secured by a dwelling must, by law, have a ceiling (or cap) on how much your interest rate may increase over the life of the plan. Some variable-rate plans limit how much your payment may increase and how low your interest rate may fall if the index drops.

Some lenders allow you to convert from a variable interest rate to a fixed rate during the life of the plan, or to convert all or a portion of your line to a fixed-term installment loan.

Costs of establishing and maintaining a home equity line

Many of the costs of setting up a home equity line of credit are similar to those you pay when you get a mortgage. For example:

- A fee for a property appraisal to estimate the value of your home;
- An application fee, which may not be refunded if you are turned down for credit;
- Up-front charges, such as one or more points (one point equals 1 percent of the credit limit); and
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing; property and title insurance, and taxes.

In addition, you may be subject to certain fees during the plan period, such as annual membership or maintenance fees and a transaction fee every time you draw on the credit line.

You could find yourself paying hundreds of dollars to establish the plan. And if you were to draw only a small amount against your credit line, those initial charges would substantially increase the cost of the funds borrowed. On the other hand, because the lender's risk is lower than for other forms of credit, as your home serves as collateral, annual percentage rates for home equity lines are generally lower than rates for other types of credit. The interest you save could offset the costs of establishing and maintaining the line. Moreover, some lenders waive some or all of the closing costs.

How will you repay your home equity plan?

Before entering into a plan, consider how you will pay back the money you borrow. Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. But, unlike with the typical installment loan agreements, the portion of your payment that goes toward principal may not be enough to repay the principal by the end of the term. Other plans may allow payment of only the interest during the life of the plan, which means that you pay nothing toward the principal. If you borrow $10,000, you will owe that amount when the payment plan ends.

Regardless of the minimum required payment on your home equity line, you may choose to pay more, and many lenders offer a choice of payment options. However, some lenders may require you to pay special fees or penalties if you choose to pay more, so check with your lender. Many consumers choose to pay down the principal regularly as they do with other loans. For example, if you use your line to buy a boat, you may want to pay it off as you would a typical boat loan.

Whatever your payment arrangements during the life of the plan—whether you pay some, a little, or none of the principal amount of the loan—when the plan ends, you may have to pay the entire balance owed, all at once. You must be prepared to make this "balloon payment" by refinancing it with the lender, by obtaining a loan from another lender, or by some other means. If you are unable to make the balloon payment, you could lose your home.

If your plan has a variable interest rate, your monthly payments may change. Assume, for example, that you borrow $10,000 under a plan that calls for interest-only payments. At a 10% interest rate, your monthly payments would be $83. If the rate rises over time to 15%, your monthly payments will increase to $125. Similarly, if you are making payments that cover interest plus some portion of the principal, your monthly payments may increase, unless your agreement calls for keeping payments the same throughout the plan period.

If you sell your home, you will probably be required to pay off your home equity line in full immediately. If you are likely to sell your home in the near future, consider whether it makes sense to pay the up-front costs of setting up a line of credit. Also keep in mind that renting your home may be prohibited under the terms of your agreement.

Lines of credit vs. traditional second mortgage loans

If you are thinking about a home equity line of credit, you might also want to consider a traditional second mortgage loan. This type of loan provides you with a fixed amount of money, repayable over a fixed period. In most cases, the payment schedule calls for equal payments that will pay off the entire loan within the loan period. You might consider a second mortgage instead of a home equity line if, for example, you need a set amount for a specific purpose, such as an addition to your home.

In deciding which type of loan best suits your needs, consider the costs under the two alternatives. Look at both the APR and other charges. Do not, however, simply compare the APRs, because the APRs on the two types of loans are figured differently:

- The APR for a traditional second mortgage loan takes into account the interest rate charged plus points and other finance charges.
- The APR for a home equity line of credit is based on the periodic interest rate alone. It does not include points or other charges.

Disclosures from lenders

The Federal Truth in Lending Act requires lenders to disclose the important terms and costs of their home equity plans, including the APR, miscellaneous charges, the payment terms, and information about any variable-rate feature. And in general, neither the lender nor anyone else may charge a fee until after you have received this information. You usually get these disclosures when you receive an application form, and you will get additional disclosures before the plan is opened. If any term (other than a variable-rate feature) changes before the plan is opened, the lender must return all fees if you decide not to enter into the plan because of the change. Lenders are also required to provide you with a list of homeownership counseling organizations in your area.

When you open a home equity line, the transaction puts your home at risk. If the home involved is your principal dwelling, the Truth in Lending Act gives you 3 days from the day the account was opened to cancel the credit line. This right allows you to change your mind for any reason. You simply inform the lender in writing within the three-day period. The lender must then cancel the security interest in your home and return all fees—including any application and appraisal fees—paid to open the account.

The Home Ownership and Equity Protection Act of 1994 (HOEPA) addresses certain unfair practices and establishes requirements for certain loans with high rates and fees, including certain additional disclosures. HOEPA now covers some HELOCs. You can find out more information by contacting the CFPB at the website address and phone number listed in the Contact information appendix below.

What if the lender freezes or reduces your line of credit?

Plans generally permit lenders to freeze or reduce a credit line if the value of the home "declines significantly" or when the lender "reasonably believes" that you will be unable to make your payments due to a "material change" in your financial circumstances. If this happens, you may want to:

- **Talk with your lender.** Find out what caused the lender to freeze or reduce your credit line and what, if anything, you can do to restore it. You may be able to provide additional information to restore your line of credit, such as documentation showing that your house has retained its value or that there has not been a "material change" in your financial circumstances. You may want to get copies of your credit reports (go to the CFPB's website at http://www.consumerfinance.gov/askcfpb/5/can-i-review-my-credit-report.html for information about how to get free copies of your credit reports) to make sure all the information in them is correct. If your lender suggests getting a new appraisal, be sure you discuss appraisal firms in advance so that you know they will accept the new appraisal as valid.
- **Shop around for another line of credit.** If your lender does not want to restore your line of credit, shop around to see what other lenders have to offer. If another lender is willing to offer you a line of credit, you may be able to pay off your original line of credit and take out another one. Keep in mind, however, that you may need to pay some of the same application fees you paid for your original line of credit.

APPENDIX A: Defined Terms

This glossary provides general information for terms commonly used in the real estate market. They may have different legal meanings depending on the context.

ANNUAL FEE OR MAINTENANCE FEE An annual charge for access to a financial product such as a line of credit, credit card, or account. The fee is charged regardless of whether or not the product is used.

ANNUAL PERCENTAGE RATE (APR) The cost of credit, expressed as a yearly rate. For closed-end credit, such as car loans or mortgages, the APR includes the interest rate, points, broker fees, and other credit charges that the borrower is required to pay. An APR, or an equivalent rate, is not used in leasing agreements.

APPLICATION FEE Fees charged when you apply for a loan or other credit. These may include charges for property appraisal and a credit report.

BALLOON PAYMENT A large extra payment that may be charged at the end of a mortgage loan or lease.

CAP (INTEREST RATE) A limit on the amount that your interest rate can increase. Two types of interest-rate caps exist. *Periodic adjustment caps* limit the interest-rate increase from one adjustment period to the next. *Lifetime caps* limit the interest-rate increase over the life of the loan. By law, all adjustable-rate mortgages have an overall cap.

CLOSING OR SETTLEMENT COSTS Fees paid when your close (or settle) on a loan. These fees may include application fees; title examination, abstract of title, title insurance, and property survey fees; fees for preparing deeds, mortgages, and settlement documents; attorneys' fees; recording fees; estimated costs of taxes and insurance; and notary, appraisal, and credit report fees. Under the Real Estate Settlement Procedures Act, the borrower receives a good faith estimate of closing costs within three days of application. The good faith estimate lists each expected cost as an amount or a range.

CREDIT LIMIT The maximum amount that may be borrowed on a credit card or under the home equity line of credit plan.

EQUITY The difference between the fair market value of the home and the outstanding balance on your mortgage plus any outstanding home equity loans.

INDEX The economic indicator used to calculate interest-rate adjustments for adjustable-rate mortgages or other adjustable-rate loans. The index rate can increase or decrease at any time. See also Selected Index Rates for ARMs over an 11-year period (consumerfinance.gov/f/201204_CFPB_ARMs-brochure.pdf) for examples of common indexes that have changed in the past.

INTEREST RATE The percentage rate used to determine the cost of borrowing money, stated usually as a percentage of the principal loan amount and as an annual rate.

MARGIN The number of percentage points the lender adds to the index rate to calculate the adjustable-rate-mortgage interest rate at each adjustment.

MINIMUM PAYMENT The lowest amount that you must pay (usually monthly) to keep your account in good standing. Under some plans, the minimum payment may cover interest only; under others, it may include both principal and interest.

POINTS (ALSO CALLED DISCOUNT POINTS) One point is equal to 1 percent of the principal amount of a mortgage loan. For example, if a mortgage is $200,000, one point equals $2,000. Lenders frequently charge points in both fixed-rate and adjustable-rate mortgages to cover loan origination costs or to provide additional compensation to the lender or broker. These points usually are paid at closing and may be paid by the borrower or the home seller, or may be split between them. In some cases, the money needed to pay points can be borrowed (incorporated in the loan amount), but doing so will increase the loan

amount and the total costs. Discount points (also called discount fees) are points that you voluntarily choose to pay in return for a lower interest rate.

SECURITY INTEREST If stated in your credit agreement, a creditor, lessor, or assignee's legal right to your property (such as your home, stocks, or bonds) that secures payment of your obligation under the credit agreement. The property that secures payment of your obligation is referred to as "collateral."

TRANSACTION FEE Fee charged each time a withdrawal or other specified transaction is made on a line of credit, such as a balance transfer fee or a cash advance fee.

VARIABLE RATE An interest rate that changes periodically in relation to an index, such as the prime rate. Payments may increase or decrease accordingly.

APPENDIX B: More information

For more information about mortgages, including home equity lines of credit, visit consumerfinance.gov/mortgage. For answers to questions about mortgages and other financial topics, visit consumerfinance.gov/askcfpb. You may also visit the CFPB's website at consumerfinance.gov/owning-a-home to access interactive tools and resources for mortgage shoppers, which are expected to be available beginning in 2014.

Housing counselors can be very helpful, especially for first-time home buyers or if you're having trouble paying your mortgage. The U.S. Department of Housing and Urban Development (HUD) supports housing counseling agencies throughout the country that can provide free or low-cost advice. You can search for HUD-approved housing counseling agencies in your area on the CFPB's web site at consumerfinance.gov/find-a-housing-counselor or by calling HUD's interactive toll-free number at 800-569-4287.

The company that collects your mortgage payments is your loan servicer. This may not be the same company as your lender. If you have concerns about how your loan is being serviced or another aspect of your mortgage, you may wish to submit a complaint to the CFPB at consumerfinance.gov/complaint or by calling (855) 411-CFPB (2372).

When you submit a complaint to the CFPB, the CFPB will forward your complaint to the company and work to get a response. Companies have 15 days to respond to you and the CFPB. You can review the company's response and give feedback to the CFPB.

APPENDIX C: Contact information

For additional information or to submit a complaint, you can contact the CFPB or one of the other federal agencies listed below, depending on the type of institution. If you are not sure which agency to contact, you can submit a complaint to the CFPB and if the CFPB determines that another agency would be better able to assist you, the CFPB will refer your complaint to that agency and let you know.

Regulatory agency	Regulated entities	Contact information
Consumer Financial Protection Bureau (CFPB) P.O. Box 4503 Iowa City, IA 52244	Insured depository institutions and credit unions with assets greater than $10 billion (and their affiliates), and non-bank providers of consumer financial products and services, including mortgages, credit cards, debt collection, consumer reports, prepaid cards, private education loans, and payday lending	(855) 411-CFPB (2372) consumerfinance.gov consumerfinance.gov/complaint
Board of Governors of the Federal Reserve System (FRB) Consumer Help P.O. Box 1200 Minneapolis, MN 55480	Federally insured state-chartered bank members of the Federal Reserve System	(888) 851-1920 federalreserveconsumerhelp.gov
Office of the Comptroller of the Currency (OCC) Customer Assistance Group 1301 McKinney Street Suite 3450 Houston, TX 77010	National banks and federally chartered savings banks/associations	(800) 613-6743 occ.treas.gov helpwithmybank.gov
Federal Deposit Insurance Corporation (FDIC) Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106	Federally insured state-chartered banks that are not members of the Federal Reserve System	(877) ASK-FDIC or (877) 275-3342 Fdic.gov fdic.gov/consumers
Federal Housing Finance Agency (FHFA) Consumer Communications Constitution Center 400 7th Street, S.W. Washington, DC 20024	Fannie Mae, Freddie Mac, and the Federal Home Loan Banks	Consumer Helpline (202) 649-3811 Fhfa.gov fhfa.gov/Default.aspx?Page=369 ConsumerHelp@fhfa.gov

Regulatory agency	Regulated entities	Contact information
National Credit Union Administration (NCUA) Consumer Assistance 1775 Duke Street Alexandria, VA 22314	Federally chartered credit unions	(800) 755-1030 ncua.gov mycreditunion.gov
Federal Trade Commission (FTC) Consumer Response Center 600 Pennsylvania Ave, N.W. Washington, DC 20580	Finance companies, retail stores, auto dealers, mortgage companies and other lenders, and credit bureaus	(877) FTC-HELP or (877) 382-4357 ftc.gov ftc.gov/bcp
Securities and Exchange Commission (SEC) Complaint Center 100 F Street, N.E. Washington, DC 20549	Brokerage firms, mutual fund companies, and investment advisers	(202) 551-6551 sec.gov sec.gov/complaint/select.shtml
Farm Credit Administration Office of Congressional and Public Affairs 1501 Farm Credit Drive McLean, VA 22102	Agricultural lenders	(703) 883-4056 fca.gov
Small Business Administration (SBA) Consumer Affairs 409 3rd Street, S.W. Washington, DC 20416	Small business lenders	(800) U-ASK-SBA or (800) 827-5722 sba.gov
Commodity Futures Trading Commission (CFTC) 1155 21st Street, N.W. Washington, DC 20581	Commodity brokers, commodity trading advisers, commodity pools, and introducing brokers	(866) 366-2382 cftc.gov/ConsumerProtection/index.htm
U.S. Department of Justice DOJ) Civil Rights Division 950 Pennsylvania Ave, N.W. Housing and Civil Enforcement Section Washington DC 20530	Fair lending and housing issues	(202) 514-4713 TTY–(202) 305-1882 FAX–(202) 514-1116 To report an incident of housing discrimination: 1-800-896-7743 fairhousing@usdoj.gov
Department of Housing and Urban Development (HUD) Office of Fair Housing/Equal Opportunity 451 7th Street, S.W. Washington, DC 20410	Fair lending and housing issues	(800) 669-9777 hud.gov/complaints