

USA PATRIOT ACT - 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 every customer. What this means for you: When you apply for a loan, 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.

EQUAL CREDIT OPPORTUNITY ACT- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

FDIC Consumer Response Center
1100 Walnut Street, Box#11, Kansas City, MO 64106
877-275-3342

Fair Credit Reporting Act – This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act. (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the consumer Credit Reporting Agency.

APPLICANT(S) ACKNOWLEDGEMENT

By submitting this Application, you are applying for credit with 1st Security Bank of Washington. You affirm that all of the information furnished on the application is complete and accurate and agree 1st Security Bank of Washington may investigate, now and in the future, any of the information from any source it chooses, including obtaining a credit bureau report. You agree that this information may be used by 1st Security Bank of Washington to determine whether you qualify for other credit offers. If your application is approved, 1st Security Bank of Washington may from time to time supply information about your loan to credit reporting agencies. 1st Security Bank of Washington is authorized to obtain payoff balances from the creditors listed above and send checks to those creditors in the amounts of the payoff balances. Use of a product or service is acceptance of the rights and responsibilities (also called terms and conditions) associated with that product or service. By submitting your application, you acknowledge having received a copy of 1st Security Bank of Washington's Home Equity Line of Credit Disclosure and the Federal Reserve's approved disclosure booklet for home equity lines of credit.

You affirm that all of the information furnished on the application addendum is complete and accurate and agree 1st Security Bank of Washington may investigate, now and in the future, any of the information from any source it chooses, including obtaining a credit bureau report.