



IMPORTANT DISCLOSURES REGARDING YOUR ACCOUNT

PATRIOT ACT IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

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.

PRIVACY ACT OUR PRIVACY PLEDGE TO YOU

As our customer you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal and financial information. While some financial institutions share account owner information with other businesses, we are committed to keeping it confidential.

We have developed the attached privacy policy to ensure you the confidentiality you deserve. You have our promise that we will adhere to these guidelines. It is our pledge to you.

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT DISCLOSURE

The Federal Equal Credit Opportunity Act prohibits Metrobank New York from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, sexual orientation, military status or age (provided the applicant has the capacity to enter into a binding contract); 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 Metrobank New York is:

The Office of the Comptroller of Currency (OCC)
Customer Assistance Group
1301 McKinney Street, Suite 3450, Houston, TX 77010 - 9050

Metrobank New York is prohibited from bringing up, in the taking of applications for loans, certain specific subjects which lend itself to discrimination. They are as follows:

- A) Whether or not you have or will have children. (Although inquiring as to the number and age of dependents is proper).
- B) Whether or not there exist child care problems.
- C) Whether or not there will be interruptions of income due to childbirth.
- D) Whether or not you are receiving alimony, child support or separate maintenance. (Unless voluntarily disclosed as a source of additional income which you wish to be considered).
- E) Whether you are widowed, divorced, or single. (Allowable designations are: married, unmarried, separated).
- F) Whether or not your telephone number is listed.

Within 30 days of receiving a completed application, Metrobank New York will notify you of its action – and the reasons for that action – on your application.