Equal Employment Opportunity Statement

Farm Credit of Southern Colorado, ACA (hereinafter the "Association"), is an equal opportunity-affirmative action employer. As an equal opportunity employer, Farm Credit of Southern Colorado, ACA, is committed to comply with applicable law, regulation, and Association policies on hiring practices and employment program practices. Pursuant to, among other applicable law, the Farm Credit Act and related federal regulations, Farm Credit of Southern Colorado, ACA, is also committed to the elimination of barriers that restrict employment opportunities to anyone on the basis of race, color, religion, sex, age, national origin, disability, sexual orientation, and/or parental status.

Equal Credit Opportunity Statement

The Association transacts business in accordance with The Consumer Credit Protection Act, as amended by the Equal Credit Opportunity Act Amendments of 1976.

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 has been exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST BY THE ASSOCIATION, YOU SHOULD SEND A COMPLAINT TO:

Farm Credit Administration Office of Congressional and Public Affairs 1501 Farm Credit Drive McLean, VA 22102-5090 (703) 833-4056 (703) 883-4444 TDD

Equal Housing Lender Statement

The Association transacts business in accordance with federal Fair Lending laws, including the Fair Housing Act.

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 to 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 BY THE ASSOCIATION, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing and Urban Development Washington, D.C. 20410

(800) 669-9777 (Toll Free) (800) 669-9275 TDD

For processing under the Federal Fair Housing Act

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These Conditions of Use shall be governed by and construed in accordance with the laws of the State of Colorado, without regard to the conflict of laws thereof, and the laws of the United States.

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Effective Date

The Agreement and Conditions of Use were last modified in April 2019.

We may revise this policy from time to time. If we decide to change our Conditions of Use Policy, we will post the revised policy here. As we may make changes at any time without notifying you, we suggest that you periodically consult this Conditions of Use Policy.

Questions

If you have questions regarding the above, please e-mail your questions by using the Contact Form.