

**CONSUMER CREDIT APPLICATION DISCLOSURES (APPLICANT COPY)****Equal Credit Opportunity Act Notices****NOTICE:**

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 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 Protection Act. The federal agency that administers compliance with this law concerning Coastal Community Bank is: Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 Toll-Free Number (888) 851-1920 Fax Number (877) 888-2520 TDD Number (877) 766-8533.

**RIGHT TO RECEIVE COPY OF APPRAISAL** (first lien dwelling secured loans only):

We may order an appraisal to determine the property's value and 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.

**PATRIOT ACT NOTICE****IMPORTANT INFORMATION ABOUT OPENING AN 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.

**WASHINGTON STATE NOTICE**

**ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.**

**MILITARY LENDING ACT DISCLOSURE (Active Duty Members & Dependents)**

"Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account)."