

ECOA NOTICE (TO BE RETAINED BY APPLICANT)

If your application for credit is denied, you have the right to a written statement of the specific reasons for that denial. To obtain the statement, please contact Mark Belanger at 312-741-1750 Ext. 801, 100 West Randolph Street, #641125, Chicago, IL 60664-1125 within 60 days from the date that you were notified of our decision. We will send you a written statement of the reasons for that denial within 30 days of your request for the statement. 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 Credit Protection Act. The federal agency that administers our compliance with this law is the Federal Trade Commission, 55 West Monroe Street, Suite 1825, Chicago, IL 60603.