

## **FAIR LENDING POLICY**

It is, and shall be, the policy of Citizens Federal Savings Bank (“the Bank”) to make its credit products available to all qualified applicants without discrimination on the basis of race, color, religion, sex, national origin, marital or familial status, age (over that of majority), handicap, receipt of public assistance, or good faith exercise of rights under the Federal Consumer Protection Act (the prohibited basis). It is, and shall be, the Bank’s policy not to discourage the completion or submission of an application for credit by any applicant on any of the prohibited bases.

It is the Bank’s policy to treat all consumers consistently and fairly and in compliance with fair lending laws. Our employees will offer assistance, encouragement and service in a fair, equitable and consistent manner. We will also communicate our fair lending policy to all of our brokers and correspondents.

The Bank shall devote special attention to the credit needs of low- and moderate-income neighborhoods within our community (as defined by our Community Reinvestment Act Policy and CRA Statement). Consistent with safe and sound banking practices, the Bank shall provide financial services to all income segments of our market.

The advertising of the Bank and all of its communications to the public shall be designed to make the bank’s current and potential clients aware that the Bank does not discriminate on a prohibited basis. The Bank will undertake specific activities to encourage a wide range of clients to approach its offices and to consider us as a financial service resource.

The success of the Bank’s Fair Lending Program is the responsibility of the entire organization. The Bank’s fair lending practices apply across all aspects of our operations, including marketing, loan origination, processing, underwriting, servicing, and collection activities. The Bank’s commitment to fair lending principles is demonstrated in terms of our structure and organization, employee accountability, monitoring and auditing programs, training and technology. Our Chief Executive Officer and the Executive Management team is responsible for establishing practices designed to ensure that our operations reflect our strong commitment to fair lending and that all employees are aware of that commitment.

At Citizens Federal Savings Bank we are dedicated to providing superior service to our clients through teamwork, consummate professionalism and commitment to action. Fair treatment of all clients is, and shall be, our primary focus as we identify ways to continue to meet our commitment to fair lending.