



**We Do Business in Accordance With  
Federal Fair Lending Laws**

**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 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,  
YOU SHOULD SEND A COMPLAINT TO:**

*Assistant Secretary for Fair Housing and Equal Opportunity  
Department of Housing and Urban Development  
Washington, DC 20410*

*For processing under the Federal Fair Housing Act  
and to:*

*Federal Reserve Consumer Help  
PO Box 1200  
Minneapolis, MN 55480*

*For processing under Federal Reserve regulations.*

**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 was exercised under the Consumer Credit Protection Act.

**IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST,  
YOU SHOULD SEND A COMPLAINT TO:**

*Federal Reserve Consumer Help  
PO Box 1200  
Minneapolis, MN 55480*

**COMMUNITY REINVESTMENT  
ACT NOTICE**

Under both the Federal and State Community Reinvestment Acts (CRA), the Federal Reserve Board (Board) and the Massachusetts Commissioner of Banks (Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board and the Commissioner takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204 and by the Massachusetts Division of Banks, 1000 Washington Street, 10th Floor, Boston, MA 02118-6400; and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board and the Commissioner evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, you may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Massachusetts Division of Banks at 180 Haven Street, Reading, MA 01867.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Officer in Charge of CRA Enforcement, Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204. The Commissioner also publishes a comparable list, which may be obtained from the Commissioner of Banks, Massachusetts Division of Banks, at 1000 Washington Street, 10th Floor, Boston, MA 02118-6400. You may send written comments about our performance in helping to meet community credit needs to Shanna Cahalane, Senior Vice President, Reading Co-operative Bank, 180 Haven Street, Reading, MA 01867, the Federal Reserve Bank of Boston and the Commissioner. Your letter, together with any response by us, will be considered by the Federal Reserve System and the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank and the Commissioner. You may also request from the Reserve Bank and the Commissioner an announcement of our applications covered by the CRA filed with the Reserve Bank and the Commissioner.

**HOME MORTGAGE DISCLOSURE ACT NOTICE**

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, gender and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. These data are available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.

**IMPORTANT NOTICE FOR PERSONS 65 YEARS OF AGE OR OLDER  
OR 18 YEARS OF AGE OR YOUNGER**

Except as indicated below, we do not intend to subject your account to (i) a minimum balance requirement, (ii) a charge for a check, deposit or withdrawal, or (iii) a fee for the initial order or subsequent refills of the basic line of checks offered by us if you qualify for the minor or senior citizen fee exemption under Chapter 167D of Massachusetts General Laws. You should notify us if you or your spouse qualify so that we may administer your account accordingly.

Notwithstanding this exemption, we may assess you a fee for certain services in accordance with our published service charge schedule, including stop payment orders, wire transfers, certified or bank checks, money orders, and deposit items returned, transactions at electronic branches and through other electronic devices, and services not directly associated with the deposit, withdrawal or transfer of funds from any such account; and we may assess you a reasonable charge when payment has been refused because of insufficient funds on any check drawn on such account.

**CREDIT APPLICANTS**

The Federal Equal Credit Opportunity Act and comparable provisions of Massachusetts law prohibits creditors from discriminating against credit applicants on the basis of ethnicity, color, religion, national origin, ancestry, sex, gender identity, sexual orientation (not where children are the sex object), marital status, children, handicap, age (provided the applicant has the capacity to enter into a binding contract), genetic information, 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 this creditor is:

Federal Reserve Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

The State Agency, which administers  
compliance with the State law is:

COMMISSION AGAINST DISCRIMINATION  
Commonwealth of Massachusetts  
One Ashburton Place, Boston, MA 02108