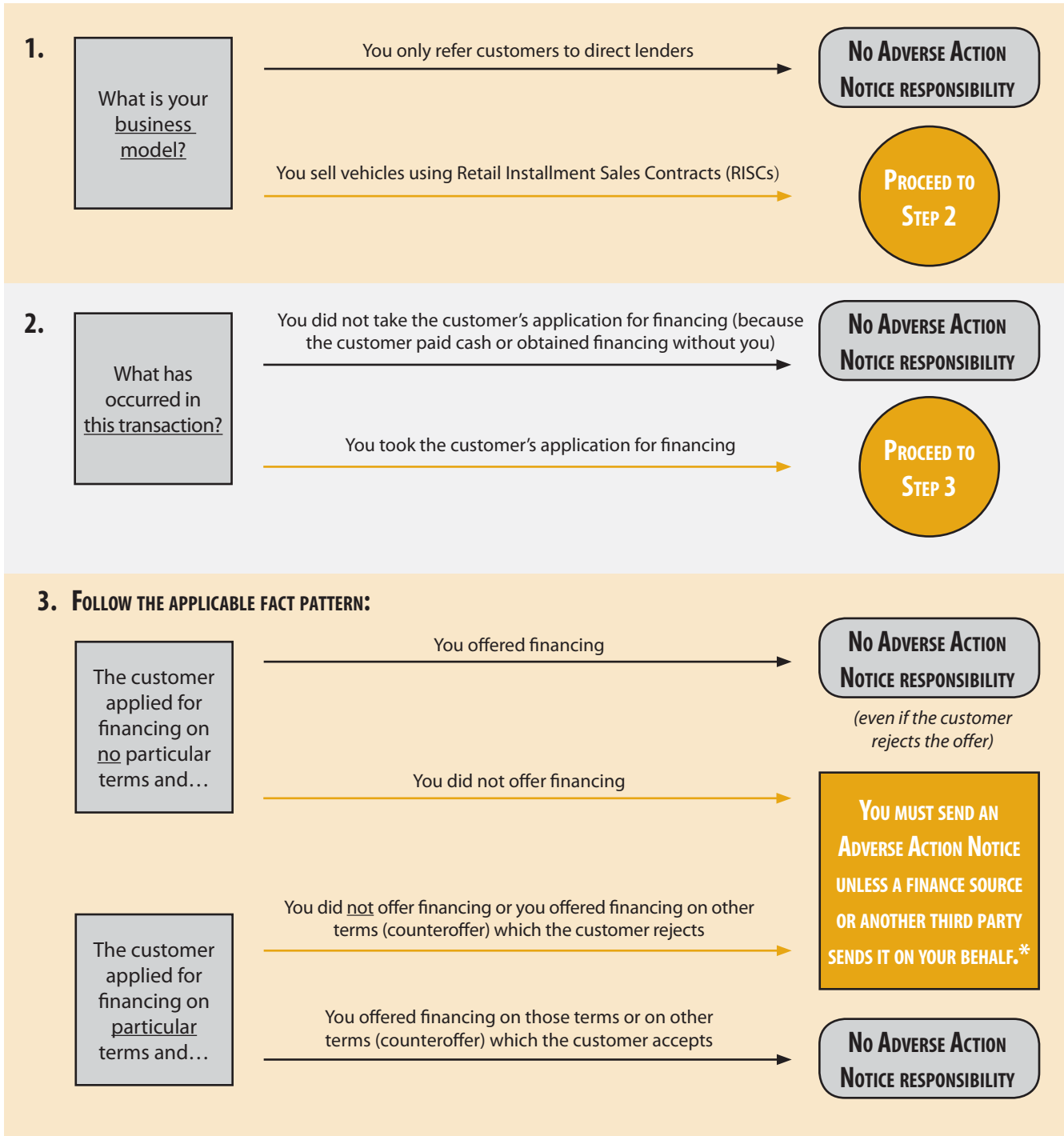


APPENDIX A—FLOW CHART —DO YOU NEED TO ISSUE AN ADVERSE ACTION NOTICE?



*An Adverse Action Notice sent on your behalf must include, among other things, your name and address and either your specific reasons for the action taken or a disclosure of the customer's right to a statement of your specific reasons if requested within 60 days. (See Section V.)

The foregoing chart is offered for informational purposes only and is not intended as legal advice. The full range of adverse action notice considerations is too extensive to fully summarize on one page. Contact your attorney concerning your adverse action notice compliance responsibilities.