



**SAN LUIS  
TRUST BANK**

*Experience the Difference.*

## **Disclosures**

### **THE CALIFORNIA HOUSING FINANCIAL DISCRIMINATION ACT OF 1977**

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE-TO-FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE-TO-FOUR FAMILY RESIDENCE.

STATE DEPARTMENT OF SAVINGS AND LOAN  
300 Spring Street  
Suite 16502  
Los Angeles, CA 90013-1204

### **FINANCIAL CONDITION DISCLOSURE STATEMENT**

You may obtain a copy of our annual disclosure statement of financial condition

By Contacting:  
President  
San Luis Trust Bank  
1001 Marsh Street  
San Luis Obispo, CA 93401  
(805) 541-9200

One copy of the statement may be obtained free of charge.

## COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA) the Office of Thrift Supervision (OTS) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OTS also 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, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OTS; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

\* At least 30 days before the beginning of each quarter, the OTS publishes a nationwide list of the savings associations that are scheduled for CRA examination in that quarter. This list is available from the Regional Director: Office of Thrift Supervision, Western Region, P.O. Box 7165, San Francisco, California, 94120

\* You may send written comments about our performance in helping to meet community credit needs to:

Community Reinvestment Officer  
San Luis Trust Bank  
1001 Marsh Street  
San Luis Obispo, CA 93401

And to the Regional Director: Office of Thrift Supervision, Western Region, P.O. Box 7165, San Francisco, California, 94120

Your letter, together with any response by us, will be considered by the OTS in evaluating our CRA performance and may be made public.

- \* You may ask to look at any comments received by the Regional Director.
- \* You may also request from the Regional Director an announcement of our applications covered by the CRA filed with the OTS.