MARKETING QUESTIONNAIRE AS OF

COMPLETED BY

MARKETING					
	YES	NO	N/A		
Is the Equal Housing Lender's logo displaced in conspicuous place in the Credit Union?					
2. Does the Credit Union have a marketing program that includes advertising?					
3. Does the advertising include loan products related to housing?					
4. Is so, is the advertising strategy intended to reach all segments of the community?					
		•			
5. Do the advertisements indicate a preference in any way for a particular segment of the community, for example, whites predominantly or only?					
6. If a preference does exist, is there other evidence (for example, HMDA data) that the intended segment of the community is responding to the advertisement while others who do not have access to the image are eliminated?					
		-	•		
7. Is the Equal Housing Lender logo used in advertising of housing related loan products?					

 8. Does any map or list presently used by the Credit Union for marketing demarcate geographical areas on the basis of any of the following: Racial, national, or ethnic composition Age range of properties Value range of properties Loan or non-loan areas High or low risk Income level of residents Rising or declining values 			
If so, determine the reasons why, and whether there are any fair housing implications.			
ADVERTISING	VEC	NO	NT/A
	YES	NO	N/A
1. Does any Credit Union's advertisement depict human images?			
2. If yes, do the images reflect local area demographics in terms of race, age, or any other prohibited basis group?			
			l
3. Does any of the Credit Union's advertisements, by words, symbols, models, or other forms of communication express, imply, or suggest a discriminatory preference or policy of exclusion in violation of ECOA or FHA?			
			1
4. Do any of the Credit Union's advertisements discourage on a prohibited basis applicants or prospective applicants from making or pursuing an application?			

5. Does the Credit Union's advertising have any pre-screened solicitations? If so, please provide.		
6. Does the Credit Union advertise through any third parties (brokers or agents)?		