

MELVIN SAVINGS BANK

NOTICE TO CUSTOMERS REGARDING PROTECTIONS PROVIDED BY THE S.A.F.E. ACT

(Secure and Fair Enforcement for Mortgage Licensing Act of 2008)

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act") requires any individual who is employed by a federally insured depository institution and who also takes a residential mortgage loan application and/or offers or negotiates terms of a residential mortgage loan to register with the Nationwide Mortgage Licensing System & Registry (NMLS). This registration must be renewed each calendar year.

An individual who takes a residential mortgage loan application and/or offers and negotiates terms of a residential mortgage loan is called a Mortgage Loan Originator (MLO). Each MLO has a unique identifying number that has been issued by the Nationwide Mortgage Licensing System & Registry. The bank who employs the MLO also has a unique identifying number. **The NMLS unique identifying number for the Melvin Savings Bank is 791596.**

The following are the names and the unique identifying number for each individual employed by the Melvin Savings Bank who is authorized by the Melvin Savings Bank to take a residential mortgage loan application and to offer and negotiate terms of a residential mortgage loan:

Gary T. Benz	MLO NUMBER	804540
John E. Benz	MLO NUMBER	804539
James L. Benz	MLO NUMBER	804538
Harris J. Kruse	MLO NUMBER	1091741

The Board of Directors of Melvin Savings Bank has appointed **James L. Benz** and **Gary T. Benz** as the **Safe Act Officers** for the bank. If you have any questions or concerns regarding this notice please contact either Safe Act Officer. At your election, you can contact the Nationwide Mortgage Licensing System & Registry directly, as follows:

Phone Number:	(855) 665-7123
NMLS Consumer Access:	http://www.nmlsconsumeraccess.org/