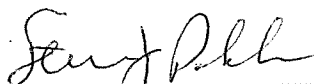


## Loan Policy Pledge for Municipal Depositories

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

American Metro Bank  
Name of Financial Institution

  
Signature of Authorized Officer

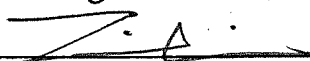
Chief Financial Officer  
Title

Steven J Pokrak  
Name of Authorized Officer (Print or Type)

773-769-6868  
Business Telephone Number

Subscribed and sworn to before me this

26<sup>th</sup> day of October, 2024

  
Notary Public



Date: October 1, 2028

Name of transaction for which this certificate is submitted: 2024 RFP for Designation as a Municipal Depository for City of Chicago and Chicago Board of Education Funds

Contact Person: Steven J Pokrak

Address: American Metro Bank  
4878 N. Broadway  
Chicago, IL 60640

Telephone: 773-769.6868