

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site. HMDA data for many other financial institutions are available at these websites.

<https://www.consumerfinance.gov/data-research/hmda/>

<https://www.ffiec.gov/data/hmda>

Community Reinvestment Act (CRA) Disclosure Statement

Under the CRA regulations, you are entitled to review the bank's CRA Disclosure reports. This data can be used to help determine if the bank is adequately serving the small business, small farm, and community development needs within its CRA assessment areas. CRA data is maintained on a federal website and electronic access is an example of the government's effort to reduce paper. The information can be accessed directly at: <https://www.ffiec.gov/data/cra>

Paper copies of HMDA and CRA reports are available upon request. Please note that paper copies are generally printouts taken directly from the websites above.