HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. This data are available online at the Consumer Financial Protection Bureau's (CFPB) website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.