

## **Home Mortgage Disclosure Act (HMDA) Notice**

Effective January 1, 2018, the Home Mortgage Disclosure Act (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 is available online at the Consumer Financial Protection Bureau's website at <http://www.consumerfinance.gov/hmda> beginning with calendar years 2017 forward. HMDA data for many other financial institutions may also be available at this website.