

HMDA Disclosure Statement

To: CRA Public File
From: Paula Sangster, CRA Officer
Date: March 13, 2024
Subject: HMDA Notice/ Disclosures Statement

HMDA – Home Mortgage Disclosure Act Notice

The HMDA data regarding our residential mortgage lending activity is available on-line for public review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approval and denials. This data is available on-line at the Consumer Financial Protection Bureau's website. (www.consumerfinance.gov/hmda.) Our information is available for the years 2017-2023.

HMDA data for other banking institutions is available on the same website.

The HMDA Disclosure Statement data for 2015 & 2016 is available on FirstNet under the Products and Services category. While FirstNet is not available to the public, the CRA Officer can provide that information to anyone upon request.