

# HMDA Disclosure Statement

To: CRA Public File

From: Paula Sangster, CRA Officer

Date: March 12, 2025

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](http://www.consumerfinance.gov/hmda).) Our information is available for the years 2017 to the most currently processed.

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.