## Home Mortgage Disclosure Act Notice

The HMDA data about our 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. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site *(www.consumerfinance.gov/hmda)*.