

HMDA DISCLOSURE STATEMENTS

The Community Reinvestment Act (Regulation BB) requires us to include in our public file, a copy of the bank's HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council for each of the prior two calendar years. Regulation C, which implements the Home Mortgage Disclosure Act, requires lending institutions to make disclosure statements available to the public at their home office within three business days after receipt from the FFIEC, and also at certain branch offices or upon request.

HMDA Disclosure Statement is available for your review at the following Federal Financial Institution Examination Council website. Instructions for retrieving disclosure statements are included at the FFIEC site and are easy to follow.

<http://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

HMDA Disclosure Statements

YEAR	HMDA Disclosure Statement
2024	None
2023	None