

# REGULATORY ALERT

NATIONAL CREDIT UNION ADMINISTRATION  
1775 Duke Street, Alexandria, VA 22314

**DATE:** February 2016 **NO:** 16-RA-03  
**TO:** Federally Insured Credit Unions  
**SUBJ:** Submission of 2015 Home Mortgage Disclosure Act Data  
**ENCL:** [2015 Home Mortgage Disclosure Act Data Filing Information](#)

Dear Board of Directors and Chief Executive Officer:

Credit unions located in metropolitan areas that engage in certain types of residential mortgage lending and that had assets exceeding \$44 million as of December 31, 2014, must file a report this year regarding mortgage loan applications received during 2015. The filing is required under the Home Mortgage Disclosure Act (HMDA), as implemented by the Consumer Financial Protection Bureau's Regulation C.<sup>1</sup>

**Credit unions subject to HMDA requirements in calendar year 2015 (CY2015) must submit Loan Application Register data to the Federal Reserve Board (FRB) by March 1, 2016.**

To determine if your credit union must submit HMDA data for CY2015 activity, please review Regulatory Alert 15-RA-02, "[Home Mortgage Disclosure Act \(HMDA\) Data Collection Requirements for Calendar Year 2015](#)" (February 2015).

The enclosure to this Regulatory Alert:

- Describes options for filing CY2015 HMDA data;
- Provides a link to the HMDA Data Entry Software;
- Discusses FRB's processing procedures;
- Explains NCUA's policy about late submission of required HMDA data; and
- Provides access to resources to assist in filing HMDA data.

If you have questions, please contact NCUA's Office of Consumer Protection at (703) 518-1140 or at [ComplianceMail@ncua.gov](mailto:ComplianceMail@ncua.gov), or contact your regional office or state supervisory authority.

Sincerely,

/s/

Debbie Matz

<sup>1</sup> 12 U.S.C. 2801-2810; 12 CFR Part 1003.