

**Home Mortgage Disclosure Act**  
**Disclosure Statement Availability Notice and**  
**Modified Loan/Application Register Availability Notice**

No later than three business days after receiving notice from the Federal Financial Institutions Examination Council that a credit union's disclosure statement is available, the credit union shall make available to the public upon request at its home office, and each branch office physically located in each Metropolitan Statistical Area and each Metropolitan Division, a written notice that clearly conveys that the credit union's disclosure statement may be obtained on the CFPB's Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

A credit union shall make available to the public upon request at its home office, and each branch office physically located in each MSA and each MD, a written notice that clearly conveys that the credit union's loan/application register, as modified by the CFPB to protect applicant and borrower privacy, may be obtained on the CFPB's Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

Credit unions may use any text that meets the requirements of Regulation C §§ 1003.5(b)(2) and 1003.5(c)(1). Credit unions may use the same notice to meet both requirements. The following language is suggested by HMDA's Regulation C Official Commentary but is not required:

**Home Mortgage Disclosure Act Notice**

The HMDA data about our residential mortgage 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. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.