

Home Mortgage Disclosure Act
Posted Notice of HMDA Availability

A credit union shall post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office located in a Metropolitan Statistical Area and Metropolitan Division. A credit union shall provide promptly upon request the location of the institution's offices where the statement is available for inspection and copying, or it may include the location in the lobby notice. A credit union may post any text that meets the requirements of regulation C § 1003.5(e). 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. 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).