## 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.

To obtain a copy of HTLF Bank's HMDA Disclosure Statement, visit the Consumer Financial Protection Bureau's Web site:

www.consumerfinance.gov/hmda