



## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The Home Mortgage Disclosure Act (HMDA) requires financial institutions to maintain, report, and publicly disclose information about mortgages. HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C. The Dodd-Frank Act transferred HMDA rulemaking authority from the Federal Reserve Board to the Consumer Financial Protection Bureau (CFPB) on July 21, 2011.

The data shows geographic distributions of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. You may obtain the Bank's HMDA disclosure information on the Consumer Financial Protection Bureau website: [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

Due to a merger of Biddeford Savings Bank and Mechanics Savings Bank to form the Maine Community Bank on January 1, 2020, the HMDA data for Maine Community Bank prior to 2020 can be found under the previous institutions' names.