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## HOME MORTGAGE DISCLOSURE ACT (HMDA) NOTICE

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HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C. The Home Mortgage Disclosure Act (HMDA) requires financial institutions to maintain, report, and publicly disclose information about mortgages. 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.

This data can be used to assess whether financial institutions are serving the housing needs of their communities, identify potential discriminatory lending patterns, and help public officials make informed decisions regarding housing investments.

You may obtain Maine Community Bank's HMDA Disclosure information on the Consumer Financial Protection Bureau website: [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

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***Please note the following:***

*On January 1, 2020, Biddeford Savings Bank and Mechanics Savings Bank merged to form Maine Community Bank.*

*On January 1, 2025, Gorham Savings Bank merged with Maine Community Bank.*

*Historical HMDA data for these institutions prior to the date of each merger can be found under the previous institutions' name(s).*

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