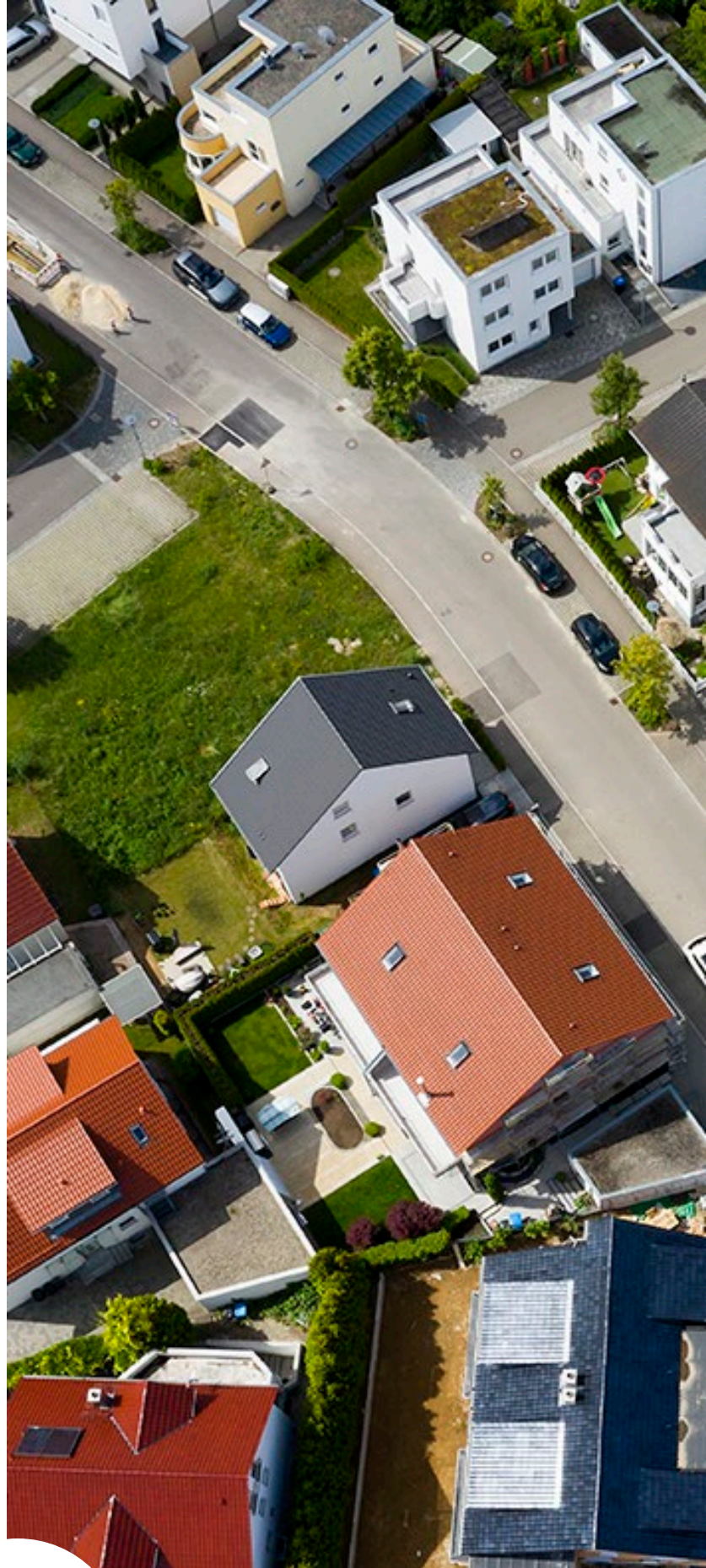


HMDA DISCLOSURE STATEMENT

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's website.

You may obtain the HMDA Disclosure Statement of U.S. Century Bank, by visiting the CFPB's website at:

<https://www.consumerfinance.gov/hmda>



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