



71-02 Forest Avenue
Ridgewood, NY 11385
www.ridgewoodbank.com

HMDA Disclosure Statement

The prior two years 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. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). *HMDA data for many other financial institutions are also available at this Web site.*

multiply the good

Member FDIC