

United Bank of Union's Home Mortgage Disclosure Act (HMDA) Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (the Bureau) website at www.consumerfinance.gov/hmda.

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. For more information, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.