



**STATE BANK
& TRUST CO.**

_____since 1939

Home Mortgage Disclosure Act

NOTICE

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 Web site:

www.consumerfinance.gov/hmda

G:\COMPLIANCE\HMDA\HMDA_Public Notice.Docx



Member FDIC

WWW.BANKSBT.COM
We Want to be Your Bank!

**1025 6th Street
Nevada, IA 50201
515-382-2191
Fax 515-382-3826**