



Tompkins State Bank

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.

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.