



**NBC OKLAHOMA  
CRA MAIN PUBLIC FILE**

**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](http://www.consumerfinance.gov/hmda)). *HMDA data for many other financial institutions are also available at this Web site.*



## COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, FDIC, 600 North Pearl Street, Suite 700 Dallas, TX, 75201. You may send written comments about our performance in helping to meet community credit needs to **NBC OKLAHOMA, Attn: Brandon Bixler, CRA Officer, P.O. Box 21000, Oklahoma City, OK 73120**, and to the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director, an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of NBC Corp. of Oklahoma, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198, an announcement of applications covered by the CRA filed by bank holding companies.