

## **Home Mortgage Disclosure Act Notice**

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications: ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. To receive a copy of this data, send a written request to:

Vibe Credit Union  
Attn: Mortgage Dept  
44575 W Twelve Mile Road  
Novi, MI 48377