HOME MORTGAGE DISCLOSURE ACT (HMDA) STATEMENT NOTICE

The bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at https://www.consumerfinance.gov/hmda.

FIRST CITIZENS
NATIONAL BANK
DIVISION OF PARK NATIONAL BANK

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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).