

Disclosures

The year 2023 was the first year One Florida Bank was required to collect data for the Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA). The Loan Application Register for each regulation was filed prior to the 3/1/2024 deadline.

When the reports are available, the CRA Disclosure Statement pertaining to the bank may be obtained on the FFIEC's website at: <https://www.ffiec.gov> and the bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at: <https://consumerfinance.gov/hmda>.

One Florida Bank shall place the written notice(s) in the public file within three business days after receiving notification from the regulators of the availability of the disclosure statements.