



## **Branches Opened or Closed**

There have been no branches opened or closed by Glenwood State Bank during this calendar year and each of the prior two calendar years.

## **Home Mortgage Disclosure Act (HMDA)**

The HMDA statute requires that the Bank's modified LAR be available for the public to view. The HMDA Disclosure Statement for Glenwood State Bank is available through the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/hmda>