

**ITASCA BANK & TRUST CO.
HOME MORTGAGE DISCLOSURE ACT (HMDA)
DISCLOSURE STATEMENT**

Itasca Bank & Trust Co.'s HMDA Disclosure Statements and the Modified Loan Application Register (LAR) may be obtained on the Consumer Financial Protection Bureau (CFPB) website at:

www.consumerfinance.gov/hmda

Last updated: 3/20/2026