



Consumer Financial  
Protection Bureau

1700 G Street, N.W., Washington, DC 20552

**Correspondence Date: December 29, 2014**

This notice serves as a reminder of previously announced information that relates to Home Mortgage Disclosure Act (HMDA) data collection, and updates geographic designations, for calendar year 2015 data that will be reported in 2016.

**Exemption threshold:**

The 2015 exemption threshold for depository institutions was changed to \$44 million. Thus, depository institutions with assets of \$44 million or less as of 12/31/2014 are exempt from 2015 data collection. The exemption thresholds for nondepository institutions have not changed.

**Geographic Changes in the 2015 FFIEC Census File:**

In the 2015 FFIEC Census File, changes were made in Alaska and Virginia, as follows:

**Name Changed:**

- In Alaska, changed county name from "Petersburg Census Area" to "Petersburg Borough" (195).

**Status Changed:**

- In Virginia, Bedford (independent) city changed to town status and was added to Bedford County (019).

**Removed:**

- In Virginia, Bedford (independent) city small county record (515, tract 999999).

In addition to the contents of this letter, the *2013 A Guide to HMDA Reporting: Getting it Right!* (as updated by the *2014 Informational Guide Letter*) can be used for guidance on collection and reporting of calendar year 2015 HMDA data that will be submitted by March 1, 2016.

Additional questions or requests for information can be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).