



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: December 23, 2008

Dear Sir or Madam:

This notice serves as a reminder of previously announced information that relates to Home Mortgage Disclosure Act (HMDA) data collection for calendar year 2009 that will be reported in 2010.

Exemption threshold:

- The 2009 exemption threshold for depository institutions will increase from \$37 million to \$39 million based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers for twelve-month period ending in November 2008. Thus, depository institutions with assets of \$39 million or less as of 12/31/2008 are exempt from 2009 data collection. The exemption thresholds for nondepository institutions have not changed.

Geographic Changes in the 2009 FFIEC Census file:

- Three new Metropolitan Statistical Areas (MSAs):
 - Cape Girardeau-Jackson, MO-IL (MSA 16020) consisting of Alexander County, IL, code 003; Bollinger County, MO, code 017; and Cape Girardeau County, MO, code 031.
 - Manhattan, KS (MSA 31740) consisting of Geary County, code 061; Pottawatomie County, code 149; and Riley County, code 161.
 - Mankato-North Mankato, MN (MSA 31860) consisting of Blue Earth County, code 013; and Nicollet County, code 103.

The *2009 A Guide to HMDA Reporting: Getting it Right!* will include the above changes as well as the rules for reporting price information on higher-priced mortgage loans for which the application was taken on or after October 1, 2009. The 2009 Guide will be posted in the first quarter of 2009 to the Web only.

Any questions or requests for additional information should be directed to:

Assistance Line:
(202) 452-2016

Internet E-Mail Address:
hmdahelp@frb.gov