Happen Bank, N.A.
CRA Public File

CRA Disclosure Statement

Happen Bank is subject to certain reporting requirements, including the annual CRA Disclosure Statement produced by the federal banking agencies regarding the Bank's small business lending. These statements are available on the FFIEC's website at https://www.ffiec.gov/

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1. Navigate to Data > CRA > Data Products > Disclosure Reports.
2. Select the reporting year.
3. Enter the institution's name or Respondent ID:
   - Institution Name: LendingClub Bank, NA (for reporting years before 2026); Happen Bank (for 2026 onward).
   - Respondent ID: 0000025228
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