

## CRA Public File Checklist – Main Office

Completed by \_\_\_\_\_

Date Completed \_\_\_\_\_

**Instructions:** Answer all questions on the checklist. Any “No” answers must be explained in the “Comments” sections. Return to Compliance upon completion.

		Y	N	N/A	Comments
Are accurate public notices displayed in lobby?					
Are all of the following in the public file?					
1	<b>CRA Complaints</b> – All written comments from the public relating to the bank’s CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the bank).				
2	A copy of the community Reinvestment Act Performance Evaluation (PE).				
3	A list of the bank’s branches, their street addresses, complete physical addresses, census tract numbers and income level (i.e., low, moderate, middle, upper).				
4	A list of the bank’s branches opened or closed by during the current and each of the prior two calendar years, and their street addresses, complete physical addresses, census tract numbers and income level (i.e., low, moderate, middle, upper).				
5	A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank’s branches and descriptions of material differences in the availability or cost of services at particular branches, if any.				
6	A map of each assessment area showing its boundaries, and on the map or in a separate list, the geographies contained within the assessment area.				
7	The bank’s CRA <b>disclosure</b> statements for the prior two calendar years (Small Business/Farm).				
8	HMDA Disclosure Statements for the <b>prior two calendar years</b> for the bank and for each non-depository affiliate the bank has elected to include in assessment of its CRA record, if applicable.				
9	The number and amount of consumer loans made to the four income categories of borrowers and geographies (low, moderate, middle, and upper), and the number and amount located inside and outside of the assessment area(s).				
10	The loan-to-deposit ratio, for small institutions.			✓	
11	A copy of the bank’s strategic plan, if it has been approved to be assessed under the strategic plan option.			✓	
12	A quarterly update progress report of the bank’s efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination.			✓	