FPP May 2021
“Better Together” Virtual Session:
“An In-Depth Look at CRA – How the Community Reinvestment Act Supports Your Work in 2021 and Beyond”
April Atkins, FDIC, and Lisa Mifflin, OCC
A Thank You to FPP’s Funders
A Thank You to FPP Virtual Engagement Sponsors

Florida Blue Foundation

Comerica Bank

ELEVATING FINANCIAL CAPABILITY FOR ALL
FPP 2021 13th Annual Conference

Wednesday, June 2 – Thursday, June 3, 2021
Live and Virtual
Omni Orlando at Championsgate
and Spondulics.org
FPPConference.org

ELEVATING FINANCIAL CAPABILITY FOR ALL
This Session’s Format
First Opportunity for You to Engage . . .

WHAT'S YOUR Why?

ELEVATING FINANCIAL CAPABILITY FOR ALL
What Is On Your Mind, CRA-Wise?
Banks as Partners in Community Development

• The Community Reinvestment Act (CRA) encourages banks to participate in activities that promote community development for LMI persons or small businesses.
• Banks can partner in a variety of ways, on a variety of community needs.
• Building relationships is key to understanding the needs and capacity of banks and community organizations.
Bank **Retail Lending** Activities

- Home Mortgage Loans
  - To LMI Individuals
  - In LMI Geographies
- Small Business & Small Farm Loans
  - To Small Businesses/Farms
  - In LMI Geographies
- Other Loans Categories
Bank **Community Development Activities**

**Loans, Investments & Services for:**
- **Affordable housing** for low- or moderate-income (LMI) individuals
- **Community services** for LMI individuals
- Promoting **economic development** by providing financing for small business or farms
- **Revitalize or stabilize** certain geographies
  - LMI Areas ✧ Rural Middle-Income Areas ✧ Designated Disaster Areas
Banks Reinvesting in Communities:  
Projects & Partnerships
Banks Supporting Affordable Housing Organizations
Banks Supporting Rural Housing
Banks Supporting Community Services in Affordable Housing
**Affordable Housing Program**
- 8 Projects in Florida (2019)
- $2.2MM from FHLB Atlanta in grant equity, leveraging total development of $34MM
- 273 rental units funded
- 28 ownership units funded

**Downpayment Programs**
- Up to $15,000 per Homeowner
- First-time Homebuyers, First Responders & Educators
- Bank REO Purchase
- Veterans
- Disaster Repairs
Banks Supporting Community Service Programs for LMI

- Child Care
- Educational Programs
- Healthcare Services
- Social Services
Banks Supporting Community Facilities for LMI

- Youth Centers
- Homeless Centers
- Soup Kitchens
- Healthcare Facilities
- Battered Women’s Centers
- Alcohol and Drug Recovery Centers
Banks Supporting LMI Workforce Development

Governmental Workforce Programs

Community College Job Training Programs

Community-Based Job Training Programs
Banks Supporting Intermediaries
Banks Supporting Financial Capability Programs

- Credit counseling, homebuyer counseling, financial planning
- Establishing school savings programs
- Developing or teaching financial education
- Supporting Voluntary Income Tax Assistance programs
Banks Providing Retail Banking Services

Retail banking services that improve access to financial services, or decrease costs, for LMI individuals:

• Low-cost deposit accounts
• Individual development accounts
• Free or low-cost check cashing services
• Reasonably priced international remittance services
FDIC’s #GetBanked Campaign
Establishing Partnerships

Identify banks in your market
Best practices for bank partnerships
# Bank Regulators for CRA

<table>
<thead>
<tr>
<th>Regulator</th>
<th>Oversight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Deposit Insurance Corporation (FDIC)</td>
<td>Regulates non-Federal Reserve member state chartered banks</td>
</tr>
<tr>
<td>Federal Reserve Bank (FRB)</td>
<td>Regulates state chartered member banks, bank holding companies</td>
</tr>
<tr>
<td>Office of the Comptroller of the Currency (OCC)</td>
<td>Regulates national chartered banks</td>
</tr>
</tbody>
</table>
How do I identify the banks in my community?
FDIC's Bank Find Suite
Find Institutions by Name & Location
Search for banks past and present by name, URL and FDIC Cert or find banks located within ZIPS, Cities, or States.

API for Data Miners & Developers
The API Developer Portal provides a complete API solution for building applications around the bank data.

Find Events & Changes
Openings? Closings? Mergers? See all of the structural changes that have happened by institution and industry-wide.

Find Annual Historical Bank Data
https://banks.data.fdic.gov/bankfind-suite/bankfind

Find Bank Failures & Assistance Data
Get a complete look at bank failures and assistance.

Run Financial Reports by Institution – BETA
Use institution-reported data to create financial...
Data as of: 5/10/2021

Search By

Name/Cert/Website

- Search Type
- Bank Name
- Enter Bank Name

Status

- Active

Locations

- City
- State/Territory
  - Florida
- Zip Code

- Include Branch Offices

- Simple searches, like a partial name instead of a whole, will produce more results
- Reduce typing by taking advantage of auto-complete suggestions
- Fields are optional. You do not need to fill in every line
  - You can narrow your focus for highly targeted searches. The more input you give, the fewer results you’ll receive.
  - Adjust your search input if you’re not getting the results you expected

Total Insured Institutions

Data as of 5/10/2021, updated weekly.

4,990

Total Insured Branch Offices

Data as of 5/10/2021, updated weekly.

85,347

Total Assets

Data as of 12/31/2020, updated quarterly.

21,986,669

Millions $USD

Total Deposits
What if I want to see banks in my community by county or city?
FDIC Institution Directory
Institution Directory (ID)

Find details on all FDIC-insured banks, including locations, comprehensive financial reports, demographic reports, current data, and historical data going back to 1992.

GO TO INSTITUTION DIRECTORY
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>FDIC #</th>
<th>Branch Office Count</th>
<th>Unanimity</th>
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<tbody>
<tr>
<td>BANCORP SOUTH BANK</td>
<td>11813</td>
<td>2</td>
<td>604834</td>
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<tr>
<td>BANK OF AMERICA, NATIONAL ASSOCIATION</td>
<td>3510</td>
<td>3</td>
<td>181211</td>
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<tr>
<td>BANK OF ENGLAND</td>
<td>13303</td>
<td>1</td>
<td>596846</td>
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<tr>
<td>BBVA USA</td>
<td>19048</td>
<td>5</td>
<td>280654</td>
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<tr>
<td>BEACH BANK</td>
<td>57131</td>
<td>4</td>
<td>488811</td>
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<tr>
<td>CCB COMMUNITY BANK</td>
<td>16695</td>
<td>2</td>
<td>467450</td>
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<tr>
<td>CENTENNIAL BANK</td>
<td>11241</td>
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<td>450550</td>
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<td>COMMUNITY BANK OF MISSISSIPPI</td>
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<td>FIDELITY BANK</td>
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<td>FNBT BANK</td>
<td>17580</td>
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<td>242259</td>
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<tr>
<td>GULF COAST BANK AND TRUST COMPANY</td>
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<td>1</td>
<td>555825</td>
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<tr>
<td>HANCOCK WHITNEY BANK</td>
<td>12441</td>
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<td>242110</td>
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<tr>
<td>MIDSOUTH BANK</td>
<td>2777</td>
<td>1</td>
<td>570348</td>
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<td>PNB COMMUNITY BANK</td>
<td>26887</td>
<td>1</td>
<td>35706</td>
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<tr>
<td>PROGRESS BANK AND TRUST</td>
<td>56719</td>
<td>1</td>
<td>579914</td>
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<tr>
<td>REGIONS BANK</td>
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<td>430681</td>
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<td>RENASANT BANK</td>
<td>12437</td>
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<td>607992</td>
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<td>SERVIS FIRST BANK</td>
<td>57993</td>
<td>1</td>
<td>627229</td>
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<tr>
<td>SMART BANK</td>
<td>58463</td>
<td>1</td>
<td>436887</td>
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<tr>
<td>SYNCOVUS BANK</td>
<td>873</td>
<td>8</td>
<td>428200</td>
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<tr>
<td>THE FIRST, A NATIONAL BANKING ASSOCIATION</td>
<td>34217</td>
<td>3</td>
<td>447931</td>
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<tr>
<td>TRUST BANK</td>
<td>9846</td>
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<td>358702</td>
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<tr>
<td>TRUSTMARK NATIONAL BANK</td>
<td>4986</td>
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<td>61727</td>
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<tr>
<td>UNION STATE BANK</td>
<td>5602</td>
<td>1</td>
<td>432013</td>
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<tr>
<td>UNITED FIDELITY BANK, FSB</td>
<td>29566</td>
<td>2</td>
<td>236595</td>
</tr>
</tbody>
</table>
**BancorpSouth Bank**
201 South Spring Street
Tupelo, MS 38804

**FDIC Certificate #:** 11813  
**Bank Charter Class:** Federal Reserve Non-member  
**Primary Federal Regulator:** Federal Deposit Insurance Corporation  
**Secondary Federal Regulator:** The Consumer Financial Protection Bureau  
**Primary Internet Web Address:** www.bancorpsouth.com  
**Date Established:** 3/1/1876  
**Date of Deposit Insurance:** 1/1/1934

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**Information Gateway**

- **Report Date:** December 31, 2020  
- **Generate Report**

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**More Information**

- Current List of Offices  
- Compare to Peer Group(s)  
- FFIEC Call/TER Report 3/31/2021  
- FFIEC Uniform Bank Performance Report (UBPR)  
- FDIC/OTS Summary of Deposits  
- Bank Holding Company Ownership and Affiliates not available  
- Consumer Assistance from Primary Federal Regulator  
- Organization Hierarchy of the Federal Reserve System  
- FDIC CRA ratings  

Press for description
Bankers –
What do you look for in partnerships?
Developing Effective Partnerships

Potential partners for banks should:
• Pinpoint community development needs
• Understand your capacity and needs
• Understand the banks in your area(s)
• Identify and call on the appropriate bank officer
• Be precise in your requests
Developing Effective Partnerships

Potential partners for banks should:
- Maintain a consistent dialog with bankers on local needs and on your organization
- Understand banks’ differing capacities and strategies
- Provide full disclosure of your financials, personnel, systems, board, etc.
- Identify and share ways to help manage risk
- Be honest and open in your communications
- Provide documentation to the bank showing how an activity fits the CRA definition of community development
Talk to the FDIC, OCC and FRB about:

- Community needs
- Your organization’s relationships with banks
- Providing help in finding and researching on-line information on banks in your market
- Understanding CRA
Resource Summary

• FFIEC | [www.ffiec.gov/cra](http://www.ffiec.gov/cra)
  • One-stop for CRA ratings, schedules and data

• FDIC | [www.fdic.gov](http://www.fdic.gov)
  • Deposit Insurance / BankFind
  • Industry Analysis / Deposit Market Share Report
  • Affordable Mortgage Lending Center
  • Economic Inclusion

• OCC | [www.occ.gov](http://www.occ.gov)
  • OCC CRA Final Rule | May 20, 2020
  • Community Affairs Publications

• Federal Reserve Board
  • [CRA from the Chicago Fed](http://CRA from the Chicago Fed)
  • [CRA from the Kansas City Fed](http://CRA from the Kansas City Fed) — includes banker tools & resources
  • [www.fedcommunities.org](http://www.fedcommunities.org) — FRB system research publications

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