

# Powering Community Reinvestment

We provide CRA Education & Training, CRA Support Services, the CRA Collaborative Peer Group, and CRA compliance programs. Since our inception in 2000, we have helped banks across the country earn meaningful CRA credit through turnkey programs—all with flexible funding options to make it simple for banks to get involved. We guide you through optimizing your CRA activities from start to finish.

## CRA Education & Training

We provide in-person and virtual training for CRA staff, bank employees, and Board of Directors on:

- Community Development activities – what qualifies
- Small business/small farm reporting
- HMDA reporting

And we'll help you create a customized:

- CRA Toolkit
- CRA Action Plan
- CRA Scorecard
- CRA Policy

## Peer Group for CRA Professionals

- Quarterly online meeting with hundreds of compliance officials across the U.S.
- Led and moderated by compliance experts
- Briefings on new rules
- Opportunity to build relationships with others in your field and strengthen your skills together

## CRA Support Services

Community banks face challenges meeting regulatory requirements. With rule changes and staff turnover, it can be difficult to determine the best path forward for your bank to fulfill community reinvestment goals and obligations, track them, and clearly communicate value to examiners. Our CRA Support Services can help bridge any gaps your bank may be facing and optimize your compliance efforts.

- Self-Assessment
- Assessment Area Analysis
- Branch Distribution Analysis
- Community Development Activity Evaluation
- Strategic Plan Development
- Peer Analysis
- CRA Action Plan
- CRA Ratings Appeal
- CRA Compliance Program Review

## Earn CRA Credit by supporting programs for local seniors.

Your bank makes a CRA-qualified community development loan, investment or grant, which supports our elder abuse prevention program in senior housing facilities in your assessment area. All loans and investments are collateralized by CRA-qualified securities selected by your bank. Choose from one of our flexible funding options:

### Loan

- 3-7 year funding commitment
- Monthly or semi-annual interest payments
- 1-year note that renews annually

### Investment

- 5-7 year funding commitment
- Preferred stock in the Senior Housing Crime Prevention Foundation
- Regular dividend payments

### Grant

- 3+ year funding commitment
- Bank receives yearly invoice
- Our simplest funding option

“Aside from the credit we receive for CRA, it has been a great investment in the communities we serve and has resulted in reduced crime for the residents of the homes in which we invest.”

**Mott Ford, CEO**  
Commercial Bank & Trust, TN

“As a community bank, we make various investments into our community. I believe there is no better one than the opportunity to provide a safe and secure environment for the very ones that made our community what it is today.”

**G. Scott McComb, Chairman, ICBA CRA Solutions**  
Chairman, President & CEO, Heartland Bank