



# Bank CRA Information: Accessibility to the Public

# Learning Objectives

- Be familiar with CRA Public Notices
- Be familiar with the Public File

# Informing the Public about CRA Exams

## **Technical requirements:**



- CRA Public Notice
- Public File
- Delineation of assessment area

# CRA Public Notices

- Must be displayed in the public lobby of each of the bank's offices
- Details the public's right to review the institution's file and CRA-related comments



# Public File Contents

- All written CRA related comments for the current year and two previous years
- The most recent public performance evaluation 
- List of branches:
  - Addresses and geographies
  - Branches opened and branches closed
- List of services 
- Map of Assessment Area(s)
- Last two years of HMDA Disclosure Statements
- CRA Disclosure Statement
  - Large bank CRA institutions
  - SB and ISB CRA institutions that choose to submit one



# Public File: Additional Requirements for Small Institutions

- Loan to deposit ratio for each quarter of the prior calendar year
- Information required by other institutions if it has chosen to be evaluated under the lending, service, and investment tests



# Public File: Location

## **Full file:**

- At the main office
- At one office in each state

## **Limited file at branch locations:**

- Bank must provide all information relative to the branch's assessment area within five days of request