



## COMMUNITY REINVESTMENT ACT (CRA)

The FDIC's regulatory reference for the public comment process related to the **Community Reinvestment Act (CRA)** performance is found under **12 CFR Part 345**, which governs CRA activities for **state-chartered banks** that are not members of the Federal Reserve System.

### Relevant Regulatory Reference: 12 CFR Part 345.42: "Public Notice and Comment"

- This section requires that when the FDIC evaluates an institution's CRA performance, it must consider the public comments received regarding the institution's CRA activities.
- The regulation outlines the procedures for soliciting, receiving, and considering public comments related to an institution's CRA performance.

### Key Provisions of 12 CFR Part 345.42:

- 1. Public Comments and Availability:**
  - Financial institutions are required to make all written public comments related to their CRA performance available to the FDIC during the evaluation period.
- 2. Consideration of Public Comments:**
  - The FDIC must take into account these public comments when conducting CRA performance evaluations.
- 3. Public Access to Comments:**
  - Institutions are required to retain written public comments and make them available for review at their main office or other locations upon request.

### Additional Resources:

The FDIC publishes CRA performance evaluations and related public comments on its website, ensuring transparency in the CRA evaluation process. These evaluations typically include a summary of any public comments received, along with an analysis of how the institution's activities align with the CRA's goals.

More detailed requirements are found within **12 CFR Part 345**, specifically sections **345.41** and **345.42**, which lay out the procedures for receiving and reviewing public comments.

## WRITTEN PUBLIC COMMENTS RECEIVED

CURRENT YEAR	DATE RECEIVED	DATE OF RESPONSE
	NONE	NONE

PREVIOUS YEAR(S)	DATE RECEIVED	DATE OF RESPONSE
	NONE	NONE