CRA (Community Reinvestment Act) CHECKLIST 2025

The electronic CRA Public file is located in SharePoint (Compiance/Documents/CRA Folder). Each person in the bank MUST know where the CRA file is kept in the event that a customer, auditor and/or examiner requests access to the file.

End of Year: Create a new folder in the SharePoint CRA Folder for the new year and obtain documents needed to complete the CRA File-see checkist below. The retention for these files is five years.

The CRA file is created at the end of each calendar year for the upcoming year and must contain:

*Newsletters where FNC Bank was mentioned or from an organization that we support (not required, but good to have in the CRA folder to show our community support)

*We also include All Thank You Notes are kept in the CRA folder. '

ALSO:

☑ 1. Most recent CRA Exam Results (last exam was April 2024)
☑ 2. Branch & ATM Locations document
☑ 3. Deposit Accounts offered document
☑ 4. Loan Service document
☑ 5. General office information document
☑ 6. A map of our Census Area
☑ 7. A list of our Census Tract Listings
☑ 8. HMDA Disclosure Statement from FFIEC for the prior two calendar years
☑ 9. Loan to Deposit Ratio document*
☑ 10. Prior year Loan to Deposit Ratio document
☑ 11. Written Comments log
☑ 12. Monthly Rate Sheets
☑ 13. Monthly bank brochures
☑ 14. Statement of Condition-last 2 years

Additional Notes:

-Brochures: These are updated monthly. A copy must go into the CRA file.

Business Checking

Business Savings

Personal Checking

Personal Savings

-Rate Sheets: These are updated monthly. A copy must go into the CRA file.

-LTD Ratios. LTD Rates received from Accounting about 3 weeks after the end of each quarter. The sheet needs to be updated with the end of the quarter numbers. Each year is saved separately.

-The Written Comments Log is used for documentation when the bank receives a written CRA complaint. This information will be provided to the CRA officer by Compliance for updating.